Client Insurance Addendum

1. A current Certificate of Insurance (COI) must be provided to EMK for the duration of the Client’s use of the Institute, per the following specifications.
   a. For the Non-Workers Compensation insurance policies, the COI shall have the "Additional Insured" box ticked, with the Edward M. Kennedy Institute, the University of Massachusetts and the University of Massachusetts Building Authority specifically named as **Additional Insured** in the Certificate’s explanation box toward the end. Address for the Certificate Holder: Edward M. Kennedy Institute, Columbia Point, 210 Morrissey Blvd., Boston, MA 02125.
   b. Additional Insured status shall be provided on a “Primary and Noncontributory” basis for General Liability and Umbrella Policies.
   c. **NOTE: Section 1(c) only applies to Contractor/Vendor Contracts, and not to Client Contracts for Event Rentals.** Additional Insured Status Endorsements: CG 2010 for Ongoing Operations and CG 2037 for Completed Operations.
   d. The Workers Compensation policy will not have EMK or the UMass Building Authority listed as the Certificate Holder or as Additional Insured.
   e. Waiver of Subrogation in favor of EMK shall be ticked and this detail noted in the explanation box for all Liability Policies, including Worker’s Compensation.
   f. Insurance carriers should have an A.M. Best rating of A- or better.

2. The Insurance Limit Requirements necessary on the above referenced COI are as follows:
   a. General Liability with a limit of at least $1,000,000 occurrence / $2,000,000 aggregate including **Products / Completed Operations.** *(Note: Products/Completed Operations not applicable to Client Event Rental Contracts)*
   b. Umbrella Liability Policy with a minimum of $2,000,000.
   c. Liquor Liability with limit of at least $1,000,000 **if operation involves serving alcohol.** *(Note: this section is only applicable to Client’s vendors serving alcoholic beverages)*
   d. Workers Compensation with Employer’s Liability limits of $500,000 / $500,000 / $500,000. The Workers Compensation coverage must include operations in Massachusetts, or if Client is not based in Massachusetts, must cover Client’s employees who travel to Massachusetts.
   e. **Auto Liability limit of at least $1,000,000** (not applicable to Client Event Rental Contracts).

3. Client vendors that are not part of EMK’s exclusive or preferred network of providers (generally limited to food/beverage, tables/flowers and valet parking) may be required to provide a similar COI to EMK.

**Agreed to by Client:**

Signed: ___________________________ Printed Name: ___________________________

Date: ___________________________