

# Stanford

Published on Office of Special Events & Protocol (<https://osep.stanford.edu>)

[Home](#) > Standard Insurance Requirements for Events

---

## Standard Insurance Requirements for Events



Linda A. Cicero / Stanford News Service

---

Events involving the use of outside contractors and/or special vendor services and equipment may require additional insurance and specific written agreements to be in place. Insurance and indemnity information such as certificates of insurance (COIs) that cover Stanford, must be obtained from third-party vendors and other unaffiliated Stanford groups. The Risk Management Office can advise you on the various insurance requirements as you plan your event.

The following information is a brief summary of minimum requirements. For more specific information, please contact Diana Haven in the Office of Risk Management at [dhaven@stanford.edu](mailto:dhaven@stanford.edu).

**ACORD form 25**  **must be completed by insurance broker or agent.**

- Commercial General Liability insurance (including bodily injury, property damage, personal injury) with limits of not less than \$2,000,000 per occurrence/combined single limit.
- Automotive Liability insurance with a combined single limit of \$1,000,000 per vehicle for bodily injury and property damage with ?any auto? selected.
- Workers' Compensation insurance must be in accordance with the workers' compensation laws of the state of California.
- Employers' Liability insurance with limits of not less than:

- \$2,000,000 bodily injury by accident ? each accident.
- \$2,000,000 bodily injury by disease ? policy limit.
- \$2,000,000 bodily injury by disease ? each employee.

## **Commercial General Liability, Auto and any Umbrella/Excess**

### **Liability shall include the following provisions and endorsements:**

**Additional Insured:** The Board of Trustees of the Leland Stanford Junior University, its officers, agents, representatives, students, employees and volunteers shall be included as additional insureds.

**Primary Coverage:** Above insurance shall be primary as respects all other insurance or self-insurance in force. Stanford University's insurance or self-insurance shall be excess and noncontributory.

**Cancellation Notice:** 30 days prior written notice of cancellation or material change in the insurance must be given to the university.

**Contractual Liability:** Certificate of insurance must contain a contractual liability endorsement stating that the policy is extended to cover the liability assumed by the insured under the terms of his contract with the university.

**Waiver of Subrogation:** Contractor and Contractor's insurance companies waive their rights to subrogation against the above named insured by endorsements.

### **Alcohol liability coverage (if applicable)**

This can be accomplished by deleting the liquor liability exclusion on the GL policy or by purchasing separate liquor coverage that can be endorsed to the GL policy or purchased on a stand-alone basis. In either case, limits should not be less than \$5,000,000 per occurrence.

All of the above must be included in your certificate of insurance, otherwise, it will be necessary to return the certificate to your insurance agent for correction.

Insurance must be on file with the Leland Stanford Junior University two (2) weeks prior to the event or use of facilities.

**Please send the certificate to requesting dept. or send to:**

[?dhaven@stanford.edu](mailto:?dhaven@stanford.edu) [2]

[Office of Risk Management?](#) [3]

505 Broadway, 6th fl., MC 6207

Redwood City, CA 94063

Phone: (650) 736-7082

Fax: (650) 723-9456

---

**Source URL:** <https://osep.stanford.edu/policies/standard-insurance-requirements-events>

#### **Links**

[1] [https://osep.stanford.edu/sites/g/files/sbiybj1691/f/acord\\_25\\_2016-03.pdf](https://osep.stanford.edu/sites/g/files/sbiybj1691/f/acord_25_2016-03.pdf)

[2] <mailto:?dhaven@stanford.edu>

[3] <https://orm.stanford.edu>