

**ROCHESTER INSTITUTE OF TECHNOLOGY**  
**EXTERNAL EVENT INSURANCE REQUIREMENTS**

- I. The Contracting Party shall maintain, at its expense, the following insurance coverage to meet its obligations under the event Agreement:
- A) Commercial General Liability written on an occurrence basis with minimum limits of \$1,000,000 each occurrence/\$2,000,000 aggregate. In the following situations, the general liability coverage must also include:
    - 1. **If** the Contracting Party's event involves participants who are minors or vulnerable adults then **Sexual Molestation coverage** is required. This coverage should be noted on the certificate of insurance under comments.
    - 2. **If** the Contracting Party's event involves athletic participation then there can be no exclusion for athletic participation.
    - 3. **If** the Contracting Party will be serving alcoholic beverages, then the general liability insurance shall include Host Liquor Liability coverage. The Contracting Party must use a qualified caterer who has Liquor Liability coverage to supply alcohol at the event.
  - B) Auto liability: (including owned, non-owned, and hired vehicles) \$1,000,000 combined single limit.
  - C) Excess Liability: \$1,000,000 minimum limits in excess of underlying limits if there will be alcohol served at the event. \$3,000,000 minimum limits in excess of underlying limits for high-risk athletic activities. This coverage shall be no less restrictive than underlying coverage.
  - D) Worker's Compensation and Employers Liability: Statutory NYS Coverage.
- II. **Rochester Institute of Technology shall be named as Certificate Holder and as an additional insured on liability policies as referenced in Section I above, with respect to the obligations, indemnifications, and liabilities of the Contracting Party.**
- III. A) These coverages and limits are to be considered the minimum requirements and in no way limit the liability of the Contracting Party. This insurance shall be written in a company licensed to do business in New York State and each policy shall provide for notification to RIT thirty (30) days prior to termination, material change or restrictive amendment. The insurance companies issuing the policies shall have no recourse against RIT for payments of any premiums or for any assessments under any form or policy.

- B) These requirements shall be primary insurance ahead of any insurance carried by RIT.
  - C) The Contracting Party shall furnish to RIT a Certificate of Insurance evidencing the required coverages no less than ten (10) days prior to the start of the event. This Certificate shall be updated thereafter as policy periods expire.
- IV. If Contracting Party hires an RIT approved outside food vendor/caterer the following requirements must be met.
- A) The outside food vendor/caterer must provide the following, a minimum of ten (10) days prior to the event:
    - i. A Monroe County Health Permit
    - ii. A Certificate of Insurance evidencing: (i) General Liability coverage with minimum limits of \$1 million per occurrence, and (ii) Workers' Compensation insurance as required by New York State law, for the duration of the event. Rochester Institute of Technology must be named as the certificate holder and additional insured on the General Liability policy.
    - iii. A Certificate of Flame Retardance (if they are bringing a tent)
  - B) The outside food vendor/caterer may not serve alcohol without written approval from RIT's Risk Management Department and must carry General Liability insurance that includes Liquor Liability coverage in order to provide alcohol service at the event. The outside food vendor/caterer must also obtain a NYS temporary liquor license.
  - C) Excess Liability insurance may be required of food vendors/caterers if RIT's Risk Management Department determines the caterer's operations present a higher risk profile.
- V. RIT may cancel the event if the insurance requirements are not met to RIT's sole discretion and satisfaction.