
Standard Operating Procedure: **Administration of Certificates of Insurance /
University Insurance Requirements**

Approval Authority: **Director, Risk Management Services**

Effective Date: **March 2013 (revised March 2020)**

I. INTRODUCTION

A certificate of insurance is an indicator of adequate insurance coverage in force to protect the interests of York University and other parties when necessary, and is issued:

1. To the University by insurance carriers underwriting risks incurred by:
 - a. Independent contractors performing construction or any type of work or activity under a service agreement or any other contract entered into by the University;
 - b. For businesses providing services to the University; and
 - c. Third party use of University facilities.
2. By the University or University insurance carriers to non-University parties in connection with risks incurred by the University.

II. GUIDELINES

A. Certificates of Insurance Issued to York University

Independent Contractors and Businesses Providing Services to York:

Independent contractors or consultants performing work under contract or providing other services to the University are required to defend and hold York University harmless from any loss, injury, or damage occurring during the performance of work and to indemnify York University for any loss it suffers as a

result of the negligence of the contractor, consultant, affiliate, or service provider including the employees, agents, and sub-contractors thereof.

Under the terms and conditions of a contract, agreement for services, or other arrangements, the contractor, consultant, vendor, and/or others must be required to show evidence of adequate insurance coverage by furnishing a certificate or certificates of insurance to York University indicating compliance with all requirements.

Third Party Use of University Facilities: On occasion, University facilities are rented out to other organizations or groups not affiliated with the University. To avoid unnecessary assumption of liability and protect the interests of the University, it is imperative that prior to agreeing to rent out University facilities, the individual or group renting the facilities has an insurance policy in place and provide a certificate of insurance. Specific limits, terms and conditions of the event should be verified with the Risk Management Services office.

For events such as an academic/research conference being jointly staged by a national organization and York as the host; or, an academic/research conference being co-sponsored or jointly offered by several organizations, one of which is an academic/research department at York, the approval of the Vice-President Academic & Provost or Vice-President Research & innovation is required to be staged as an internal, York University event.

1. All Certificates of Insurance issued to York University must:
 - a. **Name York University, its governors, trustees, officers and employees as Additional Insureds but only with respect to liability arising out of the operations of the Named Insured.**
 - b. Provide for thirty (30) days advance written notice to the University of any modification, change, or cancellation of any of the insurance coverages.
2. The following are insurance requirements with recommended minimum limits. Exceptions to the insurance limit requirements outlined in this section may be developed by Risk Management Services, in conjunction with responsible University administrators, following risk identification and evaluation. In such situations, it may be determined that little or no risk is involved - in which case the limits may be lowered or the requirement eliminated. Conversely, it may be determined that additional risk is involved - in which case the limits may be raised.
 - a. **Commercial General Liability** (including Personal Injury Liability, Contractual Liability, Owner's and Contractor's

Protective Coverage, Products-Completed Operations, Contingent Employers Liability, and Cross-Liability/Severability of Interest) on an occurrence basis, for limits of liability not less than \$2,000,000.00.

The above such coverage shall be maintained in full force and effect for a period of not less than one year following completion of the contract.

- b. **Automobile Liability** for Owned, Scheduled, Non-Owned, or Hired Automobiles with a combined single limit of not less than \$2,000,000 per occurrence.
- c. **'All Risk' Property** insurance (including flood and earthquake) covered on a full replacement cost basis.

B. Certificates of Insurance Provided by York University

Proof of York's liability insurance coverage (certificates of insurance) may be required under the following circumstances:

- 1. Students who study off-campus as part of their course requirements;
- 2. University-approved social activities;
- 3. Off-campus research or teaching activities.

Request for certificates of insurance must be submitted in writing to Risk Management Services via email (riskmgmt@yorku.ca) or online form (available on the Risk Management website). Requests must be submitted to Risk Management at least two weeks before the event, and must include:

- 1. Name and address of the party requesting coverage
- 2. Contact name and number of the certificate holder
- 3. Effective dates and duration of activity
- 4. Description of planned activity (i.e., Student Placement)
- 5. Insurance limits required (include Additional Insured coverage if required)
- 6. Copy of contract, license, permit, memorandum of understanding, and/or purchase order
- 7. Approval by Departmental Chair, Dean's Office (for student events)

Verbal requests are not honoured due to the very specific insurance requirements of each requesting institution. Unless otherwise specified or requested, (e.g., by government institutions, hospitals, etc.) the certificate will be issued for a preferred amount of \$2 million.

III. RESPONSIBILITIES

A. University Administrators

University administrators have the following responsibilities:

1. University administrators or designates will ensure that requirements as described in this guideline are met before the effective date of a contract or agreement for services.
2. Following risk identification and evaluation in certain situations, Risk Management Services, in conjunction with the responsible university administrators, may develop exceptions to the insurance limit requirements outlined above. In some instances, they may determine that additional risk is involved and higher limits should be required while in other instances they may find that lower limits are justified.
3. In the absence of risk identification and evaluation, the minimum insurance limits as specified in this guideline will be required.
4. Copies of certificates of insurance must be sent to Risk Management Services (Finance Department).

B. Risk Management Services

Risk Management Services has the following responsibilities:

1. Risk Management Services will review and approve requests for certificates of insurance to be issued on behalf of York University.
2. Exposures to high risk may be associated with small purchase orders, contracts or other minor events. In such cases, Risk Management Services is available to advise the University community on minimum acceptable limits.
3. Risk Management Services is available to advise the University community on any requests for certificates of insurance made by York to non-University entities, contactors, outside groups, agencies, or others providing services to York.