

Why does YC need proof of insurance coverage?

- Anytime YC contracts with someone to perform work for us, we are taking on some risk. By verifying that the individual or supplier performing the work carries appropriate insurance coverage, we can lower our risk.

What are some high risk services?

- Any work that involves use of a vehicle, including deliveries, hauling materials, moving or delivering equipment;
- Manual labor type of work, including construction (e.g. carpentry, electrical, plumbing), delivery/installation of furniture or equipment, window washing at heights
- Any type of service that has the potential to cause harm/damage to YC's employees, our assets, or the public

What kind of document shows proof of insurance coverage?

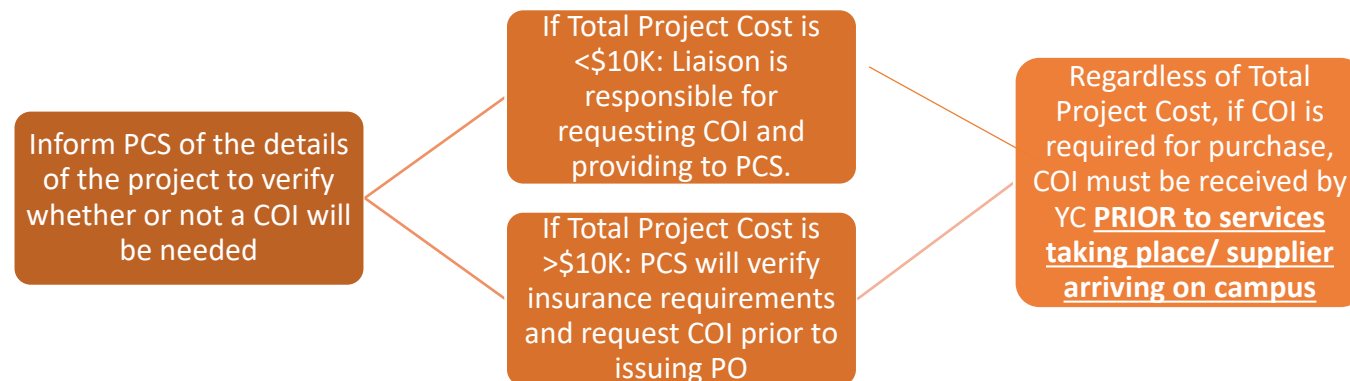
- A **Certificate of Insurance** (COI) that contains the following information:
 - Name of Insured – must match the supplier's name on their W-9 form
 - Policy Expiration – must show the start and end dates of the current policy, and must not be expired
 - Policy Limits – must match or exceed those in YC's [Purchase Order Terms & Conditions](#) (Section 35, page 9)
 - Certificate Holder – must be listed as YC

What are YC's Insurance requirements for suppliers?

- **Commercial General Liability** – ≥ \$2,000,000 per occurrence
- **Automobile Liability** – combined single limit for bodily injury and property damage of ≥ \$2,000,000.00 per occurrence
- **Worker's Compensation** – limits statutorily required by any Federal or State law
- **Employer's Liability** – ≥ \$1,000,000 for each accident, \$100,000 disease for each employee, and \$500,000 disease policy limit
- **Professional Liability** – ≥ \$1,000,000 each claim
- **Network Security and Privacy Liability** – ≥ \$2,000,000 per claim and annual aggregate

*** **Note:** These insurance requirements are provided by The Trust, YC's insurance provider, but may be negotiable under unique circumstances – contact PCS with questions/ issues.

What should I do if I am working on a project that might involve high risk services?



A supplier is requesting verification of YC's insurance coverage (VOC). What do I do?

- VOC's are provided by The Trust, YC's insurance provider. PCS will request VOC's on behalf of various departments, but the VOC document itself is created by The Trust.
- Email PCS (procurement@yc.edu) with the following information:
 - Date(s) of the event
 - Name of entity requesting VOC
 - Contact name at entity
 - Address of entity requesting VOC
 - Description of event
- VOC's should be requested 2 weeks prior to the event. At a minimum, allow **AT LEAST** 72 hours for adequate processing time.

Are there any activities that YC's insurance policies will not cover?

- Maintenance, repair, operation, use, storage, transportation, loading, and/or unloading of any self-propelled motorized watercraft when the watercraft is in excess of 50 feet in length, or aircraft owned or leased by YC.
- Community health care clinics (except to the limited extent that Student may be covered)
- Rock climbing walls, other climbing walls, and climbing ropes, rappelling ropes, and zip lines with a height in excess of 10 feet, as well as activities in, of, and/or associated with climbing, rappelling, and/or zip line courses involving heights in excess of ten 10 feet

*** **Note:** This is not a comprehensive list of all excluded activities. If your department is planning an event or activity that might be deemed high risk, please reach out to PCS to discuss your unique situation.