Work under this contract will not be authorized until the contractor has provided evidence of insurance that meets the following requirements:

**Commercial General Liability: (MINIMUM LIMITS)**
- Each Occurrence $1,000,000
- Products/Completed Operations Aggregate $1,000,000
- Personal and Advertising Injury $1,000,000
- General Aggregate $2,000,000

**Business Automobile Liability: (MINIMUM LIABILITY LIMITS)**
- Owned, Non-Owned, or Hired Automobiles $1,000,000 per accident, combined single limit.

**Workers’ Compensation and Employer’s Liability Insurance:**
Workers’ Compensation and Employer’s Liability Insurance is always required for any contractor who uses employees or subcontractors. Nevada law allows the following to reject workers’ compensation coverage if they do not use employees or subcontractors in the performance of work under the contract:
- Sole proprietors (NRS 616B.627 and NRS 617.210)
- Unpaid officers of quasi-public, private or nonprofit corporations (NRS 616B.624 and NRS 617.207)
- Unpaid managers of limited liability companies (NRS 616B.624 and NRS 617.207)
- An officer or manager of a corporation or limited liability company who owns the corporation or company (NRS 616B.624 and NRS 617.207)

If a contractor has rejected workers’ compensation coverage under applicable Nevada law, the contractor must indicate the basis for the rejection of coverage and complete, sign and have notarized an Affidavit of Rejection of Coverage. The Affidavit must be completed, signed and notarized prior to performance of any work.

**Umbrella or Excess Liability Insurance**
Umbrella or excess liability insurance may be used to achieve the above minimum liability limits. The Umbrella or excess liability insurance policy must be endorsed to the NSHE as being “As Broad as Primary Policy”.

**Additional Insured**
The Nevada System of Higher Education and its Board of Regents, officers, employees, agents, and volunteers shall be named as Additional Insured’s under the General Liability using the applicable ISO endorsement CG form, for all liability arising from the contract.

Example: Nevada System of Higher Education
On behalf of (Campus/Department)
Address

**NOTE:** Endorsement Form must be included with the Certificate of Insurance

**Professional Liability (Errors and Omissions) and High Risk Activities**
The following contractors shall provide a certificate of insurance for Professional Liability: accountant, appraiser, architect, attorney, auditor, computer/software design, engineer,
financial/investment consultant, medical professional, construction/project management and professional consultants.

**Minimum Limits:**

<table>
<thead>
<tr>
<th>Each Occurrence/Incident/Claim</th>
<th>$1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate</td>
<td>$2,000,000</td>
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</tbody>
</table>

The scope of work, size of contract and potential for loss may require higher limits. Activities involving aircraft, boats, and chartered buses will require additional insurance. Contact the Risk Management office at (775) 682-6107, when there is a question about the nature of the activity and insurance requirements.

**Waiver of Subrogation**

Each liability insurance policy shall provide for waiver of subrogation against the (Board, University, College or other appropriate name).

**Cross-Liability**

All required liability policies shall provide cross-liability coverage.

**Deductibles and Self-Insured Retentions**

Any deductible or self-insured retention shall not exceed $100,000.00 per occurrence, unless otherwise approved by a NSHE Risk Manager.

**Approved Insurer**

Each insurance policy shall be issued by insurance companies authorized to do business in the State of Nevada or eligible surplus lines insurers acceptable to the State and having agents in Nevada upon whose service of process may be made, and currently rated by A.M. Best as “(A-) or better.

**Verification of Coverage**

Contractor shall furnish (College/University/Purchasing Dept) with certificates of insurance (ACORD form or equivalent) as required by this Contract. The certificates for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. All certificates and any required endorsements are to be received and approved by (College/University/Purchasing Dept) before work commences. Each insurance policy required by this Contract must be in effect at or prior to commencement of work under this Contract and remain in effect for the duration of the project. Failure to maintain the insurance policies as required by this Contract or to provide evidence of renewal is a material breach of contract.

All certificates required by this Contract shall be sent directly to (College/University/ Purchasing Dept, Name and Address). The project/contract number and project description shall be noted on the certificate of insurance. The (College/University/ Purchasing Dept) reserves the right to require complete, certified copies of all insurance policies required by this Contract at any time.

**General Insurance Requirements**

A NSHE Risk Manager may make exceptions (for higher or lower limits) if it is determined that the exposure is more or less than contemplated by these requirements. Exposures related to aircraft, watercraft, professional liability and hazardous activities will require additional insurance and/or higher insurance limits.