

# Fact Sheet UC Vendor/Contractor Insurance Program

#### WEB REFERENCE

- 1) University of California Vendor/Contractor Insurance Program
- 2) UC BUS-63 Vendor Insurance Matrix

#### DISCUSSION

UC requires providers of goods and services to carry insurance to protect itself from exposure to liability arising from the provision of such goods and services. Insurance requirements vary depending upon the potential the goods and services have to create exposure to liability. Exposure arises from the possibility of loss and the probable severity of injuries or property damage if a loss occurs. See <a href="UC BUS-63">UC BUS-63</a> Vendor Insurance Matrix for the types and limits of insurance that the University requires of different kinds of vendors and contractors.

If a provider does not have general liability or professional liability insurance, and they are not providing services or goods that have been exempted from UC insurance requirements (see <a href="Fact Sheet - Exemptions to UC Insurance Requirements">Fact Sheet - Exemptions to UC Insurance Requirements</a>) the provider must obtain these required coverages from a broker of their own choice or, in some cases, they can now obtain general and professional liability insurance from UC's Vendor/Contractor Insurance Program <a href="http://ucsb.marshcampusconnexions.com/">http://ucsb.marshcampusconnexions.com/</a>. (UC's Vendor/Contractor Insurance Program does not provide auto liability insurance or workers' compensation insurance).

#### COVERAGE DESCRIPTION

- 1) Small business insurance for businesses who want to work for UC but who do not have insurance.
- 2) Provides protection against claims of bodily injury and property damage.
- 3) Provides E & O coverage for professionals negligent in the performance of their professional duties.
- 4) Provides coverage for the cost to investigate and defend claims.

## **COVERAGE LIMITS**

- 1) General Liability: \$1,000, 000 per occ/\$2,000,000 gen agg
- 2) Miscellaneous Professional Liability: \$2,000,000 per occ
- 3) Approved vendors are listed as additional insured on master policy issued to UC
- 4) Vendors will be provided with a certificate of insurance.

## **SECURING COVERAGE**

Vendors must complete and submit application along with \$500 (check or credit card) via mail, fax, or email to:

Marsh Consumer PO Box 14521 Des Moines, IA 50306

Tel: 1-866-838--9536 ((8AM-5PM CST)

Fax: 1-515-365-3005

Email: plsdsteam@marshpm.com

The Application Form can be found at <a href="http://ucsb.marshcampusconnexions.com/Constituencies/VendorsContractors/VendorContractorInsuranceProgram.aspx">http://ucsb.marshcampusconnexions.com/Constituencies/VendorsContractorInsuranceProgram.aspx</a>.

## COST OF INSURANCE

For approved vendors a policy will cost \$500 and provide coverage for a 12-month period on all UC projects

#### REPORTING CLAIMS

Contact Chartis (1-877-399-6442) to report a claim. Claims can also be reported via email to <u>westernpcnewloss@chartisinsurance.com</u> or be faxed to 1-866-854-49256.

## **OPTIONAL COVERAGE**

For vendors who do not qualify for coverage under the Chartis program, General, Auto, Professional Liability and Workers Compensation Insurance can be obtained via an online application through the CampusConnexions Program Affinity Vendor, Business Insurance Now (BIN). Call 1-800-655-1714 or go online to <a href="http://www.businessinsurancenow.com/uc/">http://www.businessinsurancenow.com/uc/</a>.

#### **FORMS**

Vendor/Contractor Insurance Program Application Form