

## **Certificates of Insurance**

### **What is a certificate of Insurance?**

A certificate of insurance is a document signed by an insurance agent or company that provides evidence that certain types of insurance coverage and limits have been purchased by a contractor, vendor, or other party that Wheaton has an agreement with. A certificate of insurance also ensures that contractors, vendors, or other outside groups are in compliance with Wheaton's insurance requirements.

### **When should a Certificate of Insurance be requested?**

A certificate of insurance should be obtained from any third party who is providing a good or service to the Wheaton Community, performing any type of work or operations on Wheaton Property, performing work on behalf of Wheaton College or utilizing Wheaton property for any use.

### **What information should be listed on a Certificate of Insurance?**

A certificate of insurance should contain the name of the insurance agent or broker, the name of the policy holder, the insurance company providing coverage, the types and amount of coverage, the effective dates of the policy and a description of the service or event that will take place including the dates. Wheaton College should also be named as an additional insured, which means our interests are protected under the third party's insurance policies.

### **What types/limits of insurance does Wheaton require?**

When requesting a certificate of insurance from vendors or groups, please refer to the requirements listed below. These are standard requirements only. Any outside party that may be providing a product that is out of the ordinary, or doing something very risky should provide higher limits, or different types of coverage than what is shown. Additional types of coverage are listed in the Contractors Guide to Safety and the Contractors Terms and Conditions.

Requirements: certificates of insurance must show the following coverage and minimum limits: General Liability \$1million, Auto Liability \$1million, Umbrella Liability \$2 million, Workers Compensation. General Liability, Auto, and Workers Compensation are required, an umbrella policy is preferred. Wheaton College should be named as an additional insured. Again, please note that additional coverage may be required depending on the vendor and activity.

For any questions that you may have, please call the Business Services office at 508-286-3433.

### **Where should these certificates go?**

A copy should be kept in the vendor or event file, and a copy should be sent to the Business Services Office for review.

### **How do I obtain a Wheaton certificate of insurance?**

When an outside party is requesting a certificate of insurance from Wheaton, please use the Certificate of Insurance Request Form and email your request to [pparker@wheatoncollege.edu](mailto:pparker@wheatoncollege.edu). Your request should include the name, address, phone, and email of party/vendor requesting certificate, description of event/activity including the date of event/activity and the name of dept./person, coverage requested, and any special requirements.