

## Insurance Requirements

Cornell University requires that vendors who perform a service for the University meet [minimum levels of insurance coverage](#). Vendors must submit evidence of adequate insurance coverage as requested **prior** to performance of work or services for the University. If you are unsure as to whether the intended service provider must provide proof of insurance, the Cornell unit should contact the Department of Risk Management and Insurance. If the vendor does not have the [required insurance](#), submit a [Cornell Insurance Waiver Modification Request Form](#) to Risk Management and Insurance per the instructions on [their website](#).

A service is defined as an activity in which labor is the major factor and not merely incidental to the production, acquisition, and/or delivery of a good. Examples of services include hay delivery, catering, equipment repair, and web site design.

### General Guidelines

- When a service is to be provided by a vendor, insurance is always required to mitigate any risk or harm to individuals or the university (e.g., financial impact, legal and regulatory concerns).
- When working with web developers and software companies, (e.g., programming, hosting, or data storage services or access to Cornell systems), cyber insurance is required.
- When hiring academic consultants from other universities or funding project with grants and contracts managed through the Office of Sponsored Programs, insurance is required.
- When Cornell is reselling a good or service, insurance from the vendor is required.

### High Risk Activities

Certificates of insurance must be on file prior to work commencing for activities identified as high risk. High risk activities are identified as charter events (i.e. watercraft, aircraft, bus, van), drones, catering service, alcohol service, equipment installation, IT related consulting service, software or website implementation, services that require human contact (i.e. massage or henna service), contact with minors, or entertainment-related equipment (i.e. bounce houses, concert equipment). In addition, the procurement agent has the discretion to require a certificate of insurance beyond these instances.

### Proof of Insurance

Caterers who have already provided proof of adequate insurance are listed on the Risk Management and Insurance web site at <http://www.risk.cornell.edu>.

Additionally, if you have access to KFS, you may view a vendor's insurance coverage and expiration dates in the vendor record. From the KFS Main Menu, select Vendor from the Lookup and Maintenance section. From the vendor record, view the Vendor Insurance Tracking tab.

If a unit wishes to engage a vendor to perform work or services identified as high risk or to confirm insurance requirements, contact Procurement. Procurement will contact the vendor to obtain the appropriate insurance certificates.

♦ **Caution:** Vendors are **not** to commence work or services for the university prior to the submission of proof of adequate insurance, if requested.

### Questions Regarding Insurance Requirements

All requests for exceptions to the standard insurance requirements should be submitted by the end user and must be approved by the Department of Risk Management and Insurance. To request a waiver or modification to Cornell's insurance requirements, submit a [Cornell Insurance Waiver Modification Request Form](#) to Risk Management and Insurance. The Cornell unit should contact Risk Management at [risk\\_mgmt@cornell.edu](mailto:risk_mgmt@cornell.edu) for assistance with the form.

**Buying Manual**

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**Standard Insurance Requirements**

Vendor will carry insurance to financially support indemnification of Cornell as provided herein, and shall provide certificates of such insurance, upon request. Annual automatic renewals of the certificate of insurance must be requested from the Vendor's Insurance carrier and sent to Cornell upon the annual expiration date of the insurance policies.

These minimum requirements of the University shall not limit the liability or responsibility of the Vendor. Cornell's failure to enforce the requirements shall not be considered to be a waiver of any requirement. Any changes to these requirements shall only be made in writing and agreed upon by all parties. For vendors, consultants, and contractors, Risk Management's standard insurance requirements are published on its website at <https://www.risk.cornell.edu/risk-guidance/vendors-insurance/>.

The Office of Risk Management and Insurance provides guidance on the use of **drones for University-related business and recreational purposes**. For information and help with FAA regulations for recreational, educational, and commercial use as well as local ordinances and safety guidelines, please review the specific requirements on Risk Management and Insurance's website at <http://www.risk.cornell.edu/forms-documents/risk-guidance/drones-guidelines/>.

**Other Requirements for all insurance coverage:**

- **Additional Insured:** Cornell University, its trustees, officers, directors, agents, representatives and employees are to be added as Additional Insured as required by contract and evidence of such will be provided on a certificate of insurance. Each policy shall contain provisions giving Cornell at least 30 days written (10 days in the case of non-payment) notice of cancellation, non-renewal or other change in coverage. The coverages shall also be primary and non-contributory.
- **Proof of Insurance:** Certificates of Insurance evidencing all required coverage must be received by the Procurement and Payment Services, 341 Pine Tree Road, Cornell University, Ithaca, New York 14850, [insurance.procur@cornell.edu](mailto:insurance.procur@cornell.edu), prior to any work being performed.

**Exceptions to the Standard Buying Guidelines**

Risk Management and Insurance does not require the collection of certificates of insurance from major hotel chains for their providing of guest rooms. The provision of catering and meeting space does require proof of insurance unless an exception is granted by Risk Management and Insurance.

- ♦ **Caution:** Prior to procuring any services, always review the [Purchases with Special Procedures: Paying for Services](#) section of this manual.