

INSURANCE REQUIREMENTS

The following are minimum standards that must be provided:

- **Comprehensive General Liability** insurance, covering bodily injury in the sum of not less than one-million dollars (\$1,000,000) per occurrence and \$2,000,000 aggregate;
- **Workers' Compensation Insurance** in accordance with the laws of the Commonwealth of Massachusetts, statutory limits; and **Employers Liability** with limits of \$1,000,000;
- **Comprehensive Automobile Liability Insurance**, including the operation of owned, non-owned, and hired automobiles, covering bodily injury in the sum of not less than one-million dollars (\$1,000,000) combined single limit.

All insurance required hereunder shall be maintained in full force and effect in a company or companies reasonably satisfactory to the Institution (A- VIII or better).

If Applicable:

- **Sexual Abuse/Molestation Coverage** to provide coverage for allegations of "wrongful acts" or negligence should an injury occur as a result of sexual abuse, including claims alleging wrongful acts with respect to: negligent employment, retention, supervision, investigation, reporting and failing to protect someone from sexual abuse in the amount of **\$1MM**. This coverage can be included in General Liability policy but must state so on certificate.
- **Professional Liability/Errors & Omissions Liability Insurance** for professional exposures not covered by a General Liability Policy with limits not less than **\$1,000,000**.
- **Cyber Liability Insurance** for exposures due to Data Breach, phishing, intrusion, etc. in the amount of **\$1,000,000**.