



To: Sean McBride, Metro Executive Director

From: Michele Cole, Sr. Director, Risk Management

Re: Insurance Requirements

These are the insurance requirements for the project Metro has secured with the Michigan Department of Transportation.

- *General Liability: \$1M per occur/ \$2M aggregate
 - *Workers' Comp and Employers' Liability: Statutory Limits & Employers' Liability \$1M
 - *Auto Liability: \$1M per accident
 - *Professional Liability / Pollution Liability: \$1M per occur/\$1M aggregate
(we will accept \$500K/\$500K for pollution if a separate policy or sublimit on prof liability policy)
 - *Umbrella: \$1M per occurrence
- ❖ Policy shall contain a waiver of subrogation in favor of WMU and its Board of Trustees, officers, employees, agents, and volunteers
 - ❖ Shall endorse Western Michigan University and its governing board, officers, agents and employees as additional insureds with respect to liability arising out of the activities performed by or on behalf of the vendor

Please let me know if you have any questions.

Sincerely,

Michele Cole

Michele Cole
Sr. Director, Risk Management & Business Services
Western Michigan University