## Standard Insurance Terms for Purchase Orders

Effective September 18, 2026

The Board of Supervisors of Louisiana State University and Agricultural and Mechanical College (the "University") requires each Supplier or other party performing work or providing goods or services to the University (the "Supplier") to procure and maintain the minimum insurance coverages and limits set forth below. These requirements shall apply when incorporated into or referenced by a purchase order. The insurance requirements are minimum requirements and shall not limit or otherwise affect the Supplier's liabilities, responsibilities, or indemnification obligations or the application of applicable law. The Supplier shall procure and maintain the following insurance throughout the term of the purchase order and for any additional period specified herein:

**Workers' Compensation**

Workers' Compensation insurance in accordance with applicable law with respect to the Supplier's employees performing work or providing goods or services under the purchase order, and Employers' Liability with limits of not less than $1,000,000 per accident, per disease, or per employee. If the Supplier is exempt from workers' compensation or fails to provide appropriate coverage, then the Supplier shall be solely responsible and hold harmless the University from injuries to any owners, agents, volunteers, or employees during the course of the purchase order.

**Commercial General Liability (CGL)**

Commercial General Liability insurance shall be maintained on an "occurrence" basis, including property damage, bodily injury, ongoing and products-completed operations, and personal and advertising injury with limits of not less than $1,000,000 per occurrence and $2,000,000 aggregate.

**Automobile Liability**

If any motor vehicle is used in connection with the purchase order, Automobile Liability insurance shall be required with a combined single limit of not less than $1,000,000 per accident for bodily injury and property damage. Coverage shall apply to owned, hired and non-owned vehicles.

**Cyber Liability**

If the Supplier accesses, collects, stores, transmits, or otherwise handles University data, confidential information, regulated data, or University systems, the Supplier shall maintain Cyber Liability insurance with limits of not less than $1,000,000 per claim and in the aggregate. Coverage shall include, at a minimum, privacy liability, network security liability, data breach investigation and response, notification costs, and regulatory defense. If written on a claims-made basis, coverage shall be maintained throughout the term of the purchase order and for a reasonable period thereafter.

**Excess Insurance**

Umbrella or Excess Liability insurance may be used to satisfy the minimum required liability limits, provided such coverage applies on a follow-form basis to the applicable underlying insurance.

***Additional Insured Status***

The University, its officers, board members, employees, and agents shall be included as Additional Insured on the Commercial General Liability (for both ongoing and completed operations) and Automobile Liability policies by endorsement.

**Waiver of Subrogation/Recovery**

The Supplier waives, and shall cause its insurers to waive, all rights of subrogation and recovery against the University for losses covered by any insurance maintained by the Supplier. The waiver shall be provided by endorsement on all required policies, including, but not limited to, Commercial General Liability, Automobile Liability, Workers' Compensation, and Excess/Umbrella.

**Primary Coverage**

For any claims related to the purchase order, the Supplier's insurance coverage shall be primary insurance with respect to the University. Any applicable insurance or self-insurance maintained by the University shall be excess of the Supplier's insurance and shall not contribute with it.

**Incident Reporting**

Should the Supplier become aware of an incident or allegation that may give rise to a claim against the University, Supplier agrees to promptly notify the University of the nature of the claim and report information related to the claim.