

Non-Profit Organization Certificate of Insurance Requirements

Please refer to this sheet for insurance requirements specific to Sodexo. The numbers below correlate to the blue numbers on the fields on the example Certificate of Insurance on the following page.

1. COI must be provided on the ACORD 25 form.
2. Insurance policy must be valid. If the expiration dates are 30 days or less from the current date, the vendor will need to provide a certificate showing extended coverage.
3. The organization's full legal name must be on the certificate, just as it is written in the contract.
4. The "Certificate Holder" needs to be listed as follows:
Sodexo, Inc.
9801 Washingtonian Blvd.
Gaithersburg, MD 20878
Attn: Risk Management -Vendor COI
5. Sodexo must be named as an Additional Insured using the following statement:
"Sodexo, Inc., its subsidiaries and Assigns are additional insureds on the commercial general liability and the auto liability policies listed hereon. Coverage evidenced by this certificate of insurance applies to insured's operations, activities and services for Certificate Holder. Waiver of subrogation in favor of the additional insureds applies to all policies. Should a policy listed above be cancelled or materially changed prior to expiration date, the insurer will provide thirty (30) days prior written notice to the certificate holder."
6. Right of subrogation must be waived.
7. Commercial General Liability limits must be equal to or greater than \$1,000,000 per occurrence.
8. Policy numbers must be listed on the certificate.
9. Certificate must be signed by an authorized insurance agency representative.

NOTE: Automobile Liability insurance is not required for our Non-Profit Organizations as they do not drive Sodexo vehicles.

Sodexo Insurance Requirements Guide Non-Profit Organizations (NPO)

Exposure Matrix

Coverage Type	Minimum Limit Amounts	Additional notes
Commercial General Liability Coverage* (including contractual coverage)	\$1,000,000/occurrence	Such insurance shall: (i) Include products and completed operations and contractual liability coverage
Liquor Liability	\$1M per occurrence – If serving alcohol is within scope of services performed.	
Workers Compensation**	Statutory Requirements	
Employers Liability**	\$1,000,000/each accident, \$1,000,000 disease policy limit, \$1,000,000 disease each Employee	
Auto Liability—covering “Any Auto”*	\$1,000,000 each accident	For all autos used in performance of services

* If the NPO is sponsored by an organization, such as a school or university, the sponsoring entity may provide coverage on behalf of the NPO provided that the above requirements are met.

** If the NPO or its sponsoring entity cannot secure workers’ compensation and employers’ liability insurance, the following language must be included in the contract:

“The parties acknowledge that this Agreement is not intended to be one of hiring under the provisions of any Workers’ Compensation or any other law, and shall not be so construed. Organization also assumes sole responsibility for the settlement of all liability which may arise under any Workers’ Compensation law or would have arisen had such coverage been in place. [name of NPO or NPO’s sponsor organization] agrees to indemnify and defend Sodexo, Inc. and its subsidiaries for any claim, loss, expense (including attorney fees), penalty or fine arising out of [name of NPO]’s performance of services in connection with the agreement.”

General Provisions:

1. Sodexo, Inc. and Sodexo’s Client and their respective subsidiaries, agents, affiliates, assigns, and employees must be listed as an additional insured on the above listed general liability policy and auto liability policies. Respective of the Commercial General Liability coverage, via ISO form CG 20 10 04 13 and CG 20 37 04 13.
2. With the exception of the Owners and Contractors Protective Liability policy, each insurance policy must contain a waiver of subrogation in favor of the additional insureds.
3. Limits are expressed as minimum allowable limits. Actual limits maintained shall be assessed by each vendor and shall be adequate to cover all potential risk exposures inherent in the services provided by vendor.
4. Sodexo, Inc. must be provided with not less than 30 days prior written notice of cancellation or material change of any insurance coverage prior to the expiration date of the policy.
5. All certificate(s) of insurance must:
 - a) Show Vendor as the Named Insured
 - b) Provide information using the most current standard ACORD 25 Certificate of Liability Insurance form. *Please do not submit policies.*
 - c) Include in the “Description of Operations/Locations/Additional Remarks” section:
 - Sodexo as Additional Insureds using the statement **“Sodexo, Inc., its subsidiaries and Assigns are additional insureds on the commercial general liability and the auto liability policies listed hereon. Coverage evidenced by this certificate of insurance applies to insured’s operations, activities and services for Certificate Holder. Should a policy listed above be cancelled or materially changed prior to expiration date, the insurer will provide thirty (30) days prior written notice to the certificate holder.”**
 - Vendor company’s assigned **Sodexo Vendor Number**
 - d) Show the following as “Certificate Holder”: Sodexo, Inc.
9801 Washingtonian Blvd.
Gaithersburg, MD 20878
Attn: Risk Management – Vendor COI