

**MINIMUM INSURANCE**  
**REQUIREMENTS FOR**  
**CONTRACTS**

**(Not for use with real estate leases or research sub-awards)**

**COLUMBIA UNIVERSITY**  
**IN THE CITY OF NEW YORK**  
**OFFICE OF THE TREASURER**  
**RISK MANAGEMENT DEPARTMENT**

# **INSURANCE REQUIREMENTS FOR CONTRACTS**

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# **Insurance Requirements for Contracts**

## **I. SCOPE**

The following insurance requirements have been designed to facilitate the execution of contracts by duly authorized officers of Columbia University. They are to be applied to all contracts entered into by Columbia University with entities that include but are not limited to: for profit businesses supplying goods or services, not for profit businesses and organizations, independent consultants, students, student organizations and other academic institutions, including research awards and sub-awards. (For the purposes of this document, all of these entities will be referred to as “contractor / vendor”) Where the following topics only apply in certain situations, it is noted in that section of the document.

## **II. INSURANCE COVERAGE**

Insurance coverage serves as part of the financial backing for the liability assumed by a contracting party through the indemnification language in a contract. Instead of intentionally utilizing its own assets to support the liability, the contracting party is transferring the risk to the insurance company in return for payment of the insurance premium. Without insurance, most contractors / vendors would not be able to meet their indemnification obligations when a significant loss occurs.

Risk Management requires that all contractor / vendor insurance policies be written on a primary basis and be non-contributory with any other insurance coverages and/or self-insurance carried by Columbia. Coverage should be provided by a carrier approved to do business in the state of New York and rated at least “A (V)” in A.M. Best’s Key Rating Guide.

The coverages and minimum limits that Risk Management requires are a reflection of the perceived risk potential that the activities of the contractor / vendor could impose onto Columbia but in no way limits the liability of the contractor/vendor. If the contractor/vendor has no insurance coverage or inadequate limits to cover the cost of a contract related claim(s), Columbia will seek a court order to attach the contracting party’s assets to satisfy indemnity against incurred damages.

For most contractors / vendors, Risk Management will generally require the contract/agreement reflect a minimum level of insurance limits on four types of insurance coverage: Commercial General Liability, Workers’ Compensation, Business Automobile Liability and Umbrella or Excess Liability.

Entities / organizations that are totally self-insured are not required to carry insurance (see GOVERNMENTAL AND QUASI-GOVERNMENTAL TORT IMMUNITY) or carry a deductible/retention greater than \$250K on any required coverage must attest that they possess the necessary amount of unencumbered financial assets to support their retained risk financing exposure(s).

## **COMMERCIAL GENERAL LIABILITY**

Commercial General Liability is a broad based insurance that covers the liability assumed in the performance of the general, non-professional activities of many businesses. In most cases the general liability insurance will be the primary policy responding to negligent acts or conditions (e.g. a person injured from a tool dropped or mishandled by a contractor / vendor).

Contractors, vendors and other outside businesses and organizations that want to do business with Columbia or otherwise conduct business on Columbia's property will be required to provide evidence of commercial general liability insurance and to name Columbia as an additional insured to the organization's insurance policy. (Please see the Certificates of Insurance section below for required wording). Examples of outside businesses and organizations that will be required to meet these requirements include but are not limited to: consultants; construction contractors and other building services contractors (electricians, plumbers and HVAC); vendors providing campus event activities and services; and non-affiliated organizations using Columbia facilities for meetings, seminars, athletic events, etc.

The minimum amount of insurance limits required by Risk Management is based on the level of risk involved with the type of service provided / activity taking place and the scope and nature of the project to be completed. (e.g. could negligent work by the contractor / vendor result in significant damage to Columbia's property, business operations or injury to Columbia's students, employees or visitors)

## **WORKERS' COMPENSATION**

Workers' Compensation covers an employer's statutory financial obligation to pay the costs associated with an employee's medical treatment and lost wages due to a work related injury or illness. With very limited exceptions, state laws require all businesses are required to either purchase workers' compensation coverage or become an authorized self-insurer by statute. (Exceptions include businesses whose legal status is a Partnership, Limited Liability Partnership, Professional Limited Liability Partnership, Limited Liability Company, Professional Limited Liability Company or Sole Proprietorship and the business has no employees.)

Employers Liability covers an employer's liability for bodily injury to employees occurring within the scope of their employment when that liability is not covered by workers' compensation. This coverage generally applies when an employee alleges that the employer's negligence or failure to provide a safe workplace was the cause of the employee's injury or illness. Employer's liability is normally provided in conjunction with the workers' compensation coverage in a single unified policy..

In situations where the contractor / vendor will be engaged in operations / services on Columbia owned property, the contractor / vendor will be required to carry Workers' Compensation and Employer's Liability insurance. It is the responsibility of the contractor / vendor to provide proof/documentation that they are exempt from statutory requirements of having Workers' Compensation insurance, if they qualify for such.

## **BUSINESS AUTOMOBILE LIABILITY**

Business Automobile Liability insurance covers the liabilities assumed by a business when the type of motor vehicles required to be licensed for operation on public roads are used in the course of their business activities. In situations where the contracting party will be utilizing motor vehicles (owned, hired or borrowed) to perform operations/provide services on Columbia owned property, the contracting party will be required to carry Business Automobile Liability insurance. If the contractor / vendor will be transporting hazardous substances or passengers for hire, they must meet all State and Federal licensing requirements. Depending on the type and amount of hazardous materials transported, the contractor / vendor may be subject to the Motor Carrier Act of 1980 and be required to provide proof of required financial responsibility. Proof of financial responsibility may be in the form of a Motor Carrier Act endorsement (MCS-90) to their liability insurance policy, a Motor Carrier surety bond or written authorization from the Federal Motor Carrier Safety Administration to self-insure the requirement. In those situations, the limits of liability required will be in accordance with 49 CFR 387.7

## **UMBRELLA / EXCESS LIABILITY**

Umbrella / Excess Liability insurance provides additional coverage limits over a primary (GL) insurance policy. Excess Liability only applies to a single policy. An Umbrella Liability policy can apply to multiple policies. A standard umbrella liability policy generally provides additional limits to a business's Commercial General Liability, Business Automobile Liability and Employer's Liability policies.

A contractor / vendor's Primary and Excess / Umbrella Liability limits can be added together to meet Risk Management's minimum required limit(s) for an individual line of coverage. For example, if the contractor / vendor is required to carry \$2m in Commercial General Liability limits and the insurance certificate shows \$1m Commercial General Liability and \$1m or more in Umbrella Liability limits, this would comply with the required \$2m limit.

The minimum required limits may be increased if the scope and/or risk associated with the contractor / vendor activities are greater than usual Columbia activities/projects.

## **III. OTHER LINES OF INSURANCE COVERAGE**

Certain types of contracts and activities will result in additional required insurance coverages for the contractors / vendors performing them. The additional coverages include but are not limited to:

### **PROPERTY INSURANCE**

Property insurance reimburses the policyholder for damage to or theft of their real and personal property (buildings, contents and other items of property not specifically excluded). It can also protect against extra expenses and lost business income resulting from the damage to or theft of insured property.

Requirements to carry property insurance will generally be limited to lease agreements with commercial tenants. The tenant will be required to carry “Broad Form” property insurance (including breakage of glass from any source whatsoever) to all property of the tenant, including all improvements and betterments made to the building by the tenant, in an amount equal to the replacement cost value of the property. Property insurance is also required of the contractor/vendor if they will have care, custody or control of Columbia-owned personal property (MRI machines, artwork, rare books, scientific equipment, research animals, etc.)

Columbia's Property Insurance does not respond to losses for non-owned property (borrowed, leased, etc.) unless the University has assumed liability by way of a written contract or agreement.

### **POLLUTION LIABILITY INSURANCE**

If the contracting party engages in a business that works with or uses a material, produces a product or waste considered to be a “hazardous material or waste” under and local, state or federal law / regulation, (which includes but is not limited to: flammable explosives, radioactive materials, known carcinogenic materials, volatile chemicals and biological contaminants) they will be required to carry Pollution Liability insurance coverage. The policy must cover the Contractor’s completed operations. This insurance must include sudden and gradual coverage for third-party liability including defense costs and completed operations. The coverage must be maintained during the term of the contract/lease and at least three (3) years following its completion / termination.

### **PROFESSIONAL LIABILITY / ERRORS AND OMISSIONS INSURANCE**

Certain types of contractors / vendors perform activities that are highly specialized professional services and are not fully covered under a Commercial General Liability policy. In addition to the four basic coverages previously described, these contractors / vendors will be required to carry Professional / Errors and Omissions Liability insurance. Contractors / vendors that are required to carry Professional / Errors and Omissions Liability insurance include but are not limited to: Law Firms, Architects, Medical Professionals, Environmental Consultants, Engineers, Security Companies, Accountants, Investment Managers and Insurance Brokers.

The liability exposures created by an improper act, error or omission in the performance of professional services can be very significant. Without insurance, nearly all professional contractors / vendors would not be able to meet their indemnification obligations when a significant loss occurs. Were this to occur, Columbia would have no readily available source of funding to compensate for the financial loss created by the contractor / vendors actions and would have to pay for the unbudgeted loss out of the operating funds intended to support the educational and research missions of the university. The coverage must be maintained during the term of the contract/lease and at least three (3) years following its completion / termination.

### **CRIME INSURANCE**

When a contractor / vendor’s services include handling or having access to Columbia money, securities and other negotiable instruments, the contractor / vendor will be required to have a Commercial Crime (Fidelity) policy or if they are a financial institution, a Financial Institution Bond.

## **CONTRACT BONDS**

Contract Bonds provide a financial guarantee that a contractor / vendor will provide the service or product promised in a contract. The most common type is a Performance Bond. A Performance Bond provides a financial guarantee that the contractor / vendor will provide the service / product per the terms agreed to in the contract. Columbia will generally require Performance Bonds for construction projects valued at greater than \$1,000,000.

### **IV. CERTIFICATES OF INSURANCE AND POLICY ENDORSEMENTS:**

A Certificate of Insurance (COI) is a simple, standardized way of documenting proof of insurance coverages. Although a certificate of insurance is not legally binding and does not impose any obligation onto the insurance company(s) listed, it does serve to identify the key information about the contractor's / vendor's insurance. Columbia University will accept a properly completed ACORD 25 (liability) and ACORD 28 (commercial property) Certificate of Insurance forms as sufficient proof of insurance.

In order to assure that Columbia has been properly afforded additional insured status on a contractor's / vendor's policy, it is required that the contractor / vendor supply a copy of their 'Additional Insured- Owners, Lessees or Contractors' Endorsement (ISO Form CG 20 37 07 04 or equivalent) naming "The Trustees of Columbia University in the City of New York, its trustees, officers, agents and employees are Additional Insureds as their interests may appear relating to (*Insert the name of the service/ project or product*)".

Prior to finalizing the contract, the contractor / vendor will be required to deliver the COI and endorsement evidencing the required coverages and limits to the Purchasing Department / Contract Originator within Columbia University. The COI should provide for:

- a. Coverages represented on the certificate must show policy numbers, policy dates and limits.
- b. With the exception of Workers' Compensation and Professional Liability coverage, the COI must state that "The Trustees of Columbia University in the City of New York, its trustees, officers, agents and employees are Additional Insureds as their interests may appear relating to (*Insert the name of the service/ project or product*)". This language must appear in the COI section entitled DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS)
- c. A minimum of thirty (30) days written notice of cancellation, non-renewal or material restriction of coverage terms or limits from the insurance company by signed receipt delivery.

### **V. OTHER KEY CONSIDERATIONS**

#### **GOVERNMENTAL TORT IMMUNITY**

Columbia enters into many contracts with governmental (States, Cities, Towns, etc.) and quasi-governmental entities (Housing Authorities, Transit Authorities, other Universities, etc.). Governmental entities are generally **immune** from liability for lawsuits in accordance with the principle of sovereign immunity. However, many states, including New York, have enacted statutes

that provide for waiver of such immunity for certain types of tort actions by government employees. Because of this, a governmental or quasi-governmental entity may assert immunity from liability matters related to the contract and they may or may not maintain any of the required insurance coverages. Additionally, applicable state statutes may prohibit Columbia from enforcing the indemnification clause in the contract. If this situation arises, The Office of the General Counsel should be consulted to determine the most appropriate course of action for the University.

- Standard practice is to include the insurance requirements established by Risk Management in the agreement.
- Second option is to request that the entity waive in writing their assertion of full or partial sovereign immunity.
- If the entity asserts full sovereign immunity and refuses to waive such, the OGC, in conjunction with the applicable contracting area will perform the appropriate level of analysis to assess the risks associated with the work that the contractor/vendor will be performing, the likelihood of an act, error or omission committed by the entity occurring, the potential impact of such an act, error or omission and the potential direct or indirect financial loss to the University. The analysis will consider the legal, regulatory/compliance, operational, financial and reputational risks associated with the work required by the applicable contract.
- If the entity asserts a limitation of liability through a state or federal tort claims act, the OGC needs to evaluate whether the applicable tort claims act of the given state “waives” immunity for the liability that would be created by the improper performance of the applicable activities by the contractor/vendor and whether there are any liability “caps” included in the statute.
  - If the entity can be held liable and there are no liability “caps”, the insurance requirements are satisfied.
  - If the entity can be held liable but there are liability “caps” that are less than the prescribed insurance requirements, the OGC, in conjunction with the applicable contracting area, needs to determine whether to accept the financial risk that the contractor/vendor will commit an act, error or omission that will compromise or eliminate the ability of CU to complete the applicable project/service and leave CU with limited financial recourse.

### **FOREIGN (NON-US BASED) CONTRACTORS/VENDORS**

Columbia enters into many contracts with non-US based organizations where typical insurance policy structure and limits may be expressed differently and may afford substantially less coverage than what is commonly carried by similar US based organizations.

- Standard practice is to include the insurance requirements established by Risk Management in the agreement.
- If insurance information is provided in terms other than US Dollars, the applicable contracting department/area must perform a currency conversion calculation that will value the limits in US Dollars.
- If the foreign organization does not maintain all of the required insurance coverage or the required limits of coverage, the OGC, in conjunction with the applicable contracting area

will perform the appropriate level of analysis to assess the risks associated with the work that the contractor/vendor will be performing, the likelihood of an act, error or omission committed by the entity occurring, the potential impact of such an act, error or omission on the applicable project/service, and the potential direct or indirect financial loss to the University. The analysis will consider the legal, regulatory/compliance, operational, financial and reputational risks associated with the work required by the applicable contract.

### **SELF INSURED CONTRACTORS/VENDORS**

Contractors/vendors that have implemented a formal, structured self-insurance program (e.g. captive insurance company, risk retention group) or carry a deductible/ retention greater than \$250K per claim on any required coverage must attest in writing that they have excess insurance or reinsurance and that they possess the necessary amount of unencumbered financial assets to support their retained risk financing exposure(s). The Purchasing Department can provide guidance on the format and content of such attestation.

### **LOSS DOCUMENTATION AND INVESTIGATION**

In the event of an insurance claim or lawsuit arising from the improper performance or failure to perform the requirements of a contract, the Columbia department that initiated the contract must cooperate with Risk Management and The Office of The General Counsel in securing all needed information and documentation concerning the contract. Also, to the extent possible, the Columbia department that initiated the contract will help to secure the cooperation of the contractor / vendor in adjudicating an insurance claim.

**MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX**

<b><u>FINANCE</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Accountant (bookkeeping services)	\$1,000,000	\$1,000,000	A	B	C	\$10,000,000	N/A
Accountant (accounts receivable)	\$1,000,000	\$1,000,000	A	B	C	\$10,000,000	N/A
Financial Advisor / Asset Management	\$1,000,000	\$10,000,000	A	B	C	\$10,000,000	N/A
Financial Advisor / Tax Consultant	\$1,000,000	\$10,000,000	A	B	C	N/A	N/A
<b><u>CONSTRUCTION AND BUILDING RELATED SERVICES</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Architect (interior design services)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Architect (structural integrity audits)	\$1,000,000	\$2,000,000	A	B	C	N/A	N/A
Architect (building structural design)	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A
Asbestos Abatement	\$5,000,000	N/A	A	B	C	N/A	\$10,000,000
Boiler / Chiller Installations	\$5,000,000	N/A	A	B	C	N/A	N/A

**INSURANCE REQUIREMENTS GUIDE:**

**A:** Automobile Liability insurance is required for contractors / vendors where they transport CU property, transport CU employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501lbs +), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 14 passengers, the requirement increases to \$3,000,000.

**B:** Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor / vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.

**C:** Any contractor / vendor that is required to have GL, AL and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000.

**D:** Crime coverage will be required if the contractor / vendor directly handles or has access to computer systems that administer Columbia money, securities or other negotiable instruments.

**E:** If the contractor / vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

**MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX**

<b><u>CONSTRUCTION AND BUILDING RELATED SERVICES</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Cleaning	\$1,000,000	N/A	A	B	C	N/A	N/A
Construction Project Management	\$1,000,000	\$10,000,000	A	B	C	D	N/A
Debris Removal (Hauling Companies)	\$5,000,000	N/A	A	B	C	N/A	N/A
Hazardous Materials Removal (Hauling Companies)	\$5,000,000	N/A	A	B	C	N/A	\$10,000,000
Electricians	\$2,000,000	N/A	A	B	C	N/A	N/A
Elevator Work	\$5,000,000	N/A	A	B	C	N/A	N/A
Engineer (licensed-all types)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Environmental Consultant Phase I ESA	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Environmental Consultant Phase II ESA	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Environmental Consultant Phase III ESA	\$1,000,000	\$5,000,000	A	B	C	N/A	\$5,000,000

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Environmental Remediation	\$5,000,000	\$5,000,000	A	B	C	N/A	\$5,000,000
Evaluator	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Expeditor	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Exterior Contractors (Facades, Roofs, Sidewalks, Concrete Work)	\$3,000,000	N/A	A	B	C	N/A	N/A
Exterminators	\$3,000,000	N/A	A	B	C	N/A	\$1,000,000
HVAC (other than Boiler)	\$2,000,000	N/A	A	B	C	N/A	N/A
Intercoms / Cameras / Telecommunications	\$1,000,000	N/A	A	B	C	N/A	N/A
Interior Contractors	\$2,000,000	N/A	A	B	C	N/A	N/A
Landscape Architect	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Landscaping (no hazardous chemicals use)	\$1,000,000	N/A	A	B	C	N/A	N/A
Landscaping (hazardous chemicals use)	\$1,000,000	N/A	A	B	C	N/A	\$1,000,000
Movers	\$2,000,000	N/A	A	B	C	N/A	N/A
Painters / Floor Scraping	\$1,000,000	N/A	A	B	C	N/A	N/A
Plumbers	\$2,000,000	N/A	A	B	C	N/A	N/A

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**B:** Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor / vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.

**C:** Any contractor / vendor that is required to have GL, AL and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000.

**D:** Crime coverage will be required if the contractor / vendor directly handles or has access to computer systems that administer Columbia money, securities or other negotiable instruments.

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<b><u>CONSTRUCTION AND BUILDING RELATED SERVICES</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Roof Tanks	\$5,000,000	N/A	A	B	C	N/A	N/A
Scaffolding Companies	\$5,000,000	N/A	A	B	C	N/A	N/A
Suppliers that deliver on premises (do not Install)	\$1,000,000	N/A	A	B	C	N/A	N/A
Suppliers that deliver on premises (Install)	\$2,000,000	N/A	A	B	C	N/A	N/A
<b><u>INFORMATION TECHNOLOGY</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Network Administration (existing systems)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Network Development (turnkey services, upgrade for commercial system)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Software Development (code writing)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Database Analysis	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Database Management	\$1,000,000	\$1,000,000	A	B	C	D	N/A

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Software Development (customize commercial pkg)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Software (licensing)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Software Development (database design)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Telecom Design and Administration	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Programmer	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Web Administrator	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Web Designer	\$1,000,000	\$1,000,000	A	B	C	D	N/A

  

<b><u>MEDICAL CONSULTING</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Medical / Dental Services (research support only)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Optic Designers	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Medical Testing	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Medical Data Analysis	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Psych / Behavior Services (research support only)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A

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**B:** Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor / vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.

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**MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX**

<b><u>MEDICAL DIRECT CARE</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Office Based Physicians, Physician Assistants, Nurse Practitioners, Midwives	\$1,000,000	\$1,000,000 / \$3,000,000	A	B	C	N/A	N/A
High Risk Physician Specialties (Obstetrics, Orthopedic Surgery, Neurological Surgery, Emergency Medicine, General Surgery, Thoracic Surgery)	\$1,000,000	\$2,000,000 / \$6,000,000	A	B	C	N/A	N/A
Ancillary Professionals (Nurses, Respiratory Therapists, Physical Therapists, Massage Therapists)	\$1,000,000	\$1,000,000 / \$1,000,000	A	B	C	N/A	N/A
<b><u>MANAGEMENT / BUSINESS ADVISORY</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Curriculum Developer / Director	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Legal (litigation support)	\$1,000,000	\$5,000,000	A	B	C	\$5,000,000	N/A

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**MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX**

<b><u>MANAGEMENT / BUSINESS ADVISORY</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Legal (Regulatory Compliance, NOC)	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A
Management / Business Consultant (strategic planning, NOC)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A

<b><u>COMMUNICATIONS</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Advertising Agent	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Marketing / Promotional Firm	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Community Organizer	\$1,000,000	N/A	A	B	C	N/A	N/A
Lobbyist	\$1,000,000	N/A	A	B	C	N/A	N/A
Public Relations / Communications	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Training (on-site)	\$1,000,000	N/A	A	B	C	N/A	N/A
Seminar Facilitator / Leader	\$1,000,000	N/A	A	B	C	N/A	N/A

**INSURANCE REQUIREMENTS GUIDE:**

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**MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX**

<b><u>HUMAN RESOURCES</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Employee Benefits (administration services)	\$1,000,000	\$5,000,000	A	B	C	\$10,000,000	N/A
Employee Benefits (design and implementation)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Executive Search Firm	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
<b><u>PRINT RELATED SERVICES</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Graphic Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Editor	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Literary Editor (print or on-line media)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Literary Editor (NOC)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Literary Translators	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Indexers	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Media Producer (audio and video)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Writer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Transcriber	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Typesetter	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A

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**MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX**

<b><u>ENTERTAINMENT / EVENT SERVICES</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Actor (Not through Event Planner)	\$500,000	N/A	A	B	C	N/A	N/A
Artist (all media)	\$1,000,000	N/A	A	B	C	N/A	N/A
Art Conservator / Curator	\$1,000,000	N/A	A	B	C	N/A	N/A
Event / Meeting Planner	\$1,000,000	N/A	A	B	C	N/A	N/A
Caterer	\$1,000,000	N/A	A	B	C	N/A	N/A
Musician (Not through Event Planner)	\$500,000	N/A	A	B	C	N/A	N/A
Photographer/Videographer	\$500,000	N/A	A	B	C	N/A	N/A
Piano / Organ Tuner	\$1,000,000	N/A	A	B	C	N/A	N/A
Announcer (radio and television)	\$1,000,000	N/A	A	B	C	N/A	N/A
Competition Judge	N/A	N/A	A	B	C	N/A	N/A
Video and Audio Editors / Production	\$1,000,000	N/A	A	B	C	N/A	N/A
<b><u>ALL OTHER (MISC)</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Appraiser	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Archaeologist	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Translator	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A

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<b><u>ALL OTHER (MISC)</u></b>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Environmental / Pollution Liability</b>
Professional Hired w/ Robert Emmet Dolan Prizes	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Institution to Institution Agreement	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Risk Management / Commercial Insurance	\$1,000,000	\$5,000,000	A	B	C	\$5,000,000	N/A
Special Events (Caterers, Amusements, Games etc.)	\$1,000,000	N/A	A	B	C	N/A	N/A
Special Events (Carnival Rides, Climbing Walls, etc.)	\$2,000,000	N/A	A	B	C	N/A	N/A
Transportation / Livery	\$1,000,000	N/A	A	B	C	N/A	N/A
Sports Trainer / Coach	\$1,000,000	N/A	A	B	C	N/A	N/A

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