

Vendors Insurance Requirements by Type of Vendor

	Independent Contractor/Consultant – Individual	Independent Contractor/Consultant – Corp. ⁽³⁾	Trade Contractor ⁽⁴⁾	General Contractor	Specialty Contractor – High Exposure ⁽⁵⁾
Commercial General Liability ⁽⁶⁾	\$1,000,000 per occurrence combined single limit for bodily injury/property damage	\$1,000,000 per occurrence/\$2,000,000 aggregate combined single limit for bodily injury/property damage	\$1,000,000 per occurrence/\$2,000,000 aggregate combined single limit for bodily injury/property damage	\$1,000,000 per occurrence/\$2,000,000 aggregate combined single limit for bodily injury/property damage	\$1,000,000 per occurrence/\$2,000,000 aggregate combined single limit for bodily injury/property damage
Products/Completed Operations ⁽⁶⁾	As above	As above	As above	As above	As above
Collapse, Explosion Underground	N/A ⁽¹⁾	N/A ⁽¹⁾	As above	As above	As above
Automobile Liability ⁽⁶⁾	\$1,000,000 per occurrence/aggregate combined single limit	\$1,000,000 per occurrence/aggregate combined single limit for bodily injury/property damage, including hired & non-owned vehicles	\$1,000,000 per occurrence/aggregate combined single limit for bodily injury/property damage, including hired & non-owned vehicles	\$1,000,000 per occurrence/aggregate combined single limit for bodily injury/property damage, including hired & non-owned vehicles	\$1,000,000 per occurrence/aggregate combined single limit for bodily injury/property damage, including hired & non-owned vehicles
Workers' Compensation	N/A ⁽¹⁾	Statutory limits	Statutory limits	Statutory limits	Statutory limits
Employers Liability	N/A ⁽¹⁾	\$1,000,000 each accident	\$1,000,000 each accident	\$1,000,000 each accident	\$1,000,000 each accident
Umbrella Liability ⁽⁶⁾	N/A ⁽¹⁾	\$1,000,000	\$1,000,000	\$10,000,000	\$10,000,000
Professional Liability ^{(2) (6)}	\$1,000,000 per incident \$5,000,000 aggregate	\$1,000,000 per incident \$5,000,000 aggregate	\$1,000,000 per incident \$5,000,000 aggregate	\$1,000,000 per incident \$5,000,000 aggregate	\$1,000,000 per incident \$5,000,000 aggregate
Pollution ^{(2) (6)}	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate

NOTES:

¹ Not applicable.

² May be required, depending on nature of services rendered.

³ Use for professional services i.e., physician, lawyer, architect, engineer or a consultant representing his own firm.

⁴ Such as electrician, plumbing HVAC contractors.

⁵ Such as hazardous waste removal, asbestos or mold abatement.

⁶ Request that USD be named as Additional Insured using form CG20101185 or CG2010 (07 04) and CG2037 (10 01).

PLEASE CONTACT THE RISK MANAGEMENT DEPARTMENT IF YOU HAVE QUESTIONS REGARDING VENDOR INSURANCE EXT. 7677