

Vendors, Contractors & Suppliers Insurance Requirements by Type

	Independent Contractor/Consultant/ Vendor – Individual	Independent Contractor/Vendor Consultant – Corp.⁽³⁾	Trade Contractor⁽⁴⁾	General Contractor	Specialty Contractor – High Exposure⁽⁵⁾
Commercial General Liability^{(6) (7) (8)}	\$1,000,000 per occurrence/\$3,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$3,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$3,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$3,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$3,000,000 aggregate limit for bodily injury/property damage/personal injury
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) (10)}	\$1,000,000 combined single limit for bodily injury and property damage	\$1,000,000 combined single limit for bodily injury/property damage, including owned, hired & non-owned vehicles	\$1,000,000 combined single limit for bodily injury/property damage, including owned, hired & non-owned vehicles	\$1,000,000 combined single limit for bodily injury/property damage, including owned, hired & non-owned vehicles	\$1,000,000 combined single limit for bodily injury/property damage, including owned, hired & non-owned vehicles
Workers' Compensation (Incl. Employers Liability)	N/A ⁽¹⁾	Statutory limits	Statutory limits	Statutory limits	Statutory limits
Umbrella Liability⁽⁸⁾	N/A ⁽¹⁾	\$1,000,000	\$1,000,000	\$10,000,000	\$25,000,000
Professional Liability^{(2) (7) (8)}	\$1,000,000 per incident \$3,000,000 aggregate	\$1,000,000 per incident \$3,000,000 aggregate	\$1,000,000 per incident \$3,000,000 aggregate	\$5,000,000 per incident \$5,000,000 aggregate	\$5,000,000 per incident \$5,000,000 aggregate
Environmental Liability^{(2) (6)}	\$1,000,000 each claim \$3,000,000 aggregate	\$1,000,000 each claim \$3,000,000 aggregate	\$1,000,000 each claim \$3,000,000 aggregate	\$5,000,000 each claim \$5,000,000 aggregate	\$5,000,000 each claim \$5,000,000 aggregate
Property Liability⁽²⁾	\$1,000,000 each claim \$3,000,000 aggregate	\$1,000,000 each claim \$3,000,000 aggregate	\$1,000,000 each claim \$3,000,000 aggregate	\$5,000,000 each claim \$5,000,000 aggregate	\$5,000,000 each claim \$5,000,000 aggregate
Cyber/Network & Privacy Liability⁽⁹⁾	\$1,000,000 each claim \$3,000,000 aggregate	\$1,000,000 each claim \$3,000,000 aggregate	\$1,000,000 each claim \$3,000,000 aggregate	\$5,000,000 each claim \$5,000,000 aggregate	\$5,000,000 each claim \$5,000,000 aggregate

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, plumber, HVAC contractors.

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

⁶ Request that USD be named as Additional Insured using form CG 20 10 07 04 and CG 20 37 07 04.

⁷ Higher limits may be required depending upon the scope of the project.

⁸ Policy must not contain an exclusion for sexual molestation, misconduct or abuse.

⁹ Required if vendor is accessing USD's IT systems, networks, websites or social media sites.

¹⁰ A minimum of \$5 million per claim required for chartered buses, boats and vans.

PLEASE CONTACT THE RISK MANAGEMENT DEPARTMENT IF YOU HAVE QUESTIONS REGARDING VENDOR INSURANCE 619-260-2928