



# INSURANCE GUIDELINES FOR CONTRACTS

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The information included in the chart below is intended as a guideline of the insurance requirements for institutions to include when contracting with third parties. The limits shown may not be appropriate for all situations. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>CONSTRUCTION</b>		
<b>Architects and Engineering Consultants</b>		
Architects Professional Liability	\$2 Mil ( <i>Large or Complex Construction Projects</i> ) \$1 Mil ( <i>Limited Scope or Small Commercial Construction Projects</i> )	Site specific limits. <i>If claims made, must be continued for 5 years after the completion of the project.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence/ \$2 Mil Aggregate	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	All subcontractors must also provide COIs. Applicable in state where the work is performed.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
<b>Construction - Minor Projects, No Use of Subcontractors: Trade Contractor, Independent Contractor</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured. Site specific limits. Products and completed operations. Explosion, collapse and underground property damage liability.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$1 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.

\*For independent contractors who do not purchase workers' compensation insurance, visit the [Contracts](#) section in the Risk Management area of the [EIIA website](#) for the contract template, [Agreement For Services Provided By Independent Contractor](#).

The information included in the chart below is intended as a guideline of the insurance requirements for institutions to include when contracting with third parties. The limits shown may not be appropriate for all situations. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<p><b>Construction / Renovation / Restoration Projects: Contractors, Subcontractors</b></p>		
<p>Visit the Risk Management › Contracts › Construction page of the EIIA website for suggested AIA contract revisions. EIIA encourages members to submit blueprints / plans for campus construction or renovation impacting property loss conservation for a FREE review:  <a href="https://www.eiaa.org/assets/memberitem/AON-Construction-Plan-Reviews.pdf">https://www.eiaa.org/assets/memberitem/AON-Construction-Plan-Reviews.pdf</a></p>		
<p>Commercial General Liability (CGL) -or - Umbrella Liability</p>	<p><i>(Large or Complex Construction Projects):</i> \$10 Mil Occurrence <i>(Limited Scope or Small Commercial Construction Projects):</i> \$5 Mil Occurrence</p>	<p>Institution endorsed as additional insured. Site specific limits. Products and completed operations. Explosion, collapse and underground property damage liability. Subcontractors: \$3 Mil Occurrence</p>
<p>Workers' Compensation*</p>	<p>Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease</p>	<p>All subcontractors must also provide COIs. Applicable in state where the work is performed.</p>
<p>Auto Liability</p>	<p><i>(Large or Complex Construction Projects):</i> \$5 Mil Occurrence / Combined Single Limit <i>(Limited Scope or Small Commercial Construction Projects):</i> \$1 Mil Occurrence / Combined Single Limit</p>	<p>"Any autos" including owned, leased, non-owned, and hired vehicles. All subcontractors must also provide COIs. \$1 Mil Occurrence / Combined Single Limit</p>
<p>Professional Liability</p>	<p>\$1 Mil Occurrence/ \$2 Mil Aggregate</p>	<p>If Design/Build project</p>
<p>Contractors' Pollution Legal Liability and Asbestos Legal Liability</p>	<p><i>(Large or Complex Construction Projects):</i> \$5 Mil Occurrence / Combined Single Limit <i>(Limited Scope or Small Commercial Construction Projects):</i> \$1 Mil Occurrence/ \$2 Mil Aggregate</p>	<p>If project involves environmental hazards. Institution endorsed as additional insured.</p>
<p>Railroad Protective Liability</p>	<p>\$5 Mil Occurrence</p>	<p>Recommended if construction is within 100 feet of railroad tracks.</p>
<p>Aircraft Liability</p>	<p><i>If manned aircraft is used:</i> \$10 Mil Occurrence <i>If drones are used:</i> \$1 Mil Occurrence</p>	<p>Recommended if any aircraft is used. Institution endorsed as additional insured.</p>
<p><b>Asbestos Abatement Companies</b></p>		
<p>Asbestos Legal Liability</p>	<p><i>(Large or Complex Projects):</i> \$5 Mil Occurrence / Combined Single Limit <i>(Limited Scope Projects):</i> \$1 Mil Occurrence/ \$2 Mil Aggregate</p>	<p>Institution endorsed as additional insured.</p>
<p><b>Restoration Companies</b></p>		
<p>Employee Dishonesty / Crime</p>	<p>\$1 Mil per Claim</p>	<p>Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.</p>

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The information included in the chart below is intended as a guideline of the insurance requirements for institutions to include when contracting with third parties. The limits shown may not be appropriate for all situations. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>FACILITIES USE</b>		
<p><b>Facilities Users (Those renting or using Campus Facilities / Evacuee guest institutions)</b>            NOTE: Facilities users, including wedding parties and family reunions, unable to provide evidence of this insurance may be able to purchase the recommended limits through the EIIA Special Events insurance program - <a href="https://online.fdean.com/SpecialEvent/Highlights">https://online.fdean.com/SpecialEvent/Highlights</a>            For multi-day sports camps, you may be able to purchase the recommended Sexual Misconduct / Abuse Liability Limits through K &amp; K insurance – <a href="https://www.kandkinsurance.com/Pages/Home.aspx?gclid=EAlaIqObChMI7Zf9qdix1AIVSjgBCh0JBwCyEAYASAAEgKKzvD_BwE">https://www.kandkinsurance.com/Pages/Home.aspx?gclid=EAlaIqObChMI7Zf9qdix1AIVSjgBCh0JBwCyEAYASAAEgKKzvD_BwE</a>             For a contract template:  <a href="https://www.eiaa.org/assets/memberitem/EIIA-Facilities-Agreement-Template-Single-Use.docx">https://www.eiaa.org/assets/memberitem/EIIA-Facilities-Agreement-Template-Single-Use.docx</a>            or <a href="https://www.eiaa.org/assets/memberitem/Facility-Use-Multi-Day.docx">https://www.eiaa.org/assets/memberitem/Facility-Use-Multi-Day.docx</a></p>		
<b>If Food Caterers are hired by facilitates users - see Outsourced Services – Food Caterers</b>		
<b>If Photographers &amp; Videographers are hired by facilitates users - see Outsourced Services – Photographers &amp; Videographers</b>		
Commercial General Liability (CGL) -or - Special Events Liability	\$1 Mil Occurrence	Institution endorsed as additional insured. If alcohol is served include Host Liquor Liability. If sports /physical activity involved: \$2 Mil / \$3 Mil Aggregate* No Athletics Exclusion If pool used: \$2 Mil / \$5 Mil Aggregate* Absolute minimum: \$2 Mil / \$3 Mil Agg* *If special events policy: \$2 Mil/\$2 Mil Aggregate.
Accident & Health	\$25,000 per accident when available - OR - \$10,000 per accident minimum	Recommended if sports /physical activity involved. Waived if facilities user can evidence a hard medical insurance waiver for each participant.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate <i>If event specific policy:</i> \$1 Mil Occurrence	Recommended if group includes minors. (If included in CGL, must be specifically stated on certificate of insurance.)
Liquor Liability	\$2 Mil Occurrence	Recommended if alcohol is sold. Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	“Any autos” including owned, leased, non-owned, and hired vehicles.
Workers’ Compensation*	Statutory Benefits \$1 Mil Employers Liability	Any groups with employees on site. Applicable in state where the work is performed.
Medical Professional Liability	\$2 Mil Occurrence	Recommended if facilities user provides Medical Services or Athletic Trainers. Institution endorsed as additional insured. <i>If claims made, include 3-year extended reporting period.</i>

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Coverages	Minimum Recommended Limits	Comments
<b>Film Makers</b>		
For a contract template: <a href="https://www.eiia.org/assets/memberitem/WHITE-PAPER-Third-Party-Photography-and-Video-Recording-On-Campus.docx">https://www.eiia.org/assets/memberitem/WHITE-PAPER-Third-Party-Photography-and-Video-Recording-On-Campus.docx</a>		
Commercial General Liability (CGL)	\$3 Mil Occurrence / \$5 Mil Aggregate	Institution endorsed as additional insured.
Auto Liability	\$2 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Any groups with employees on site. Applicable in state where the work is performed. If filmed on water: Maritime Coverage (Jones Act) and U.S. Longshoremen & Harbor Workers.
Volunteer Accident	\$50,000 Per Volunteer / \$500,000 Aggregate	Primary accident medical insurance.
Aircraft Liability	<i>If manned aircraft is used:</i> \$10 Mil Occurrence <i>If drones are used:</i> \$1 Mil Occurrence	Institution endorsed as additional insured.
Filmmaker's Errors & Omissions/Media Liability	\$2 Mil Occurrence	Protection from claims involving invasion of privacy, libel or slander. Especially important for documentary makers.
<b>Greek Organizations Affiliated with the Institution</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence / \$10 Mil Aggregate	Institution endorsed as additional insured. No alcohol or hazing exclusion. Site specific limits.
Property	Real Property Business Interruption (BI)	Recommended if leasing property from Institution: Real Property – value of property, equipment, improvements and betterments. Business Interruption - equal to 12 months' loss of rent. Waiver of subrogation against institution.
<b>Non-Owned Fine Art (when fine art owner enjoys the greatest benefit from exhibit)</b>		
For a contract template: <a href="https://www.eiia.org/assets/memberitem/Contracts for Art and Other Exhibits.pdf">https://www.eiia.org/assets/memberitem/Contracts for Art and Other Exhibits.pdf</a>		
Property	Value of the artwork displayed	Include while property is in transit.
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
<b>Weddings &amp; Family Reunions</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. If alcohol is served include Host Liquor Liability

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Coverages	Minimum Recommended Limits	Comments
<b>FINANCIAL SERVICES</b>		
<b>Accountants, Attorneys, Auditors, Financial Consultants, Investment and Other Consultants</b>		
Professional Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate <i>(minimum based on the scope of work, contract size and potential loss)</i>	Professional misconduct or lack of ordinary skill. All state licensed / certified professionals. <i>If claims made, include 3-year extended reporting period.</i>
<b>if project work is performed on campus</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Affinity Group Marketing Agreements – Insurance Companies</b>		
Insurance Company Professional Liability	\$5 Mil Occurrence	
<b>ATM Machines</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's transactions use an institution owned phone switch, backbone, LAN or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)

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Coverages	Minimum Recommended Limits	Comments
<b>Debt Recovery Services / Tuition Management Systems / Loan Service Agreement</b>		
Professional Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate	<i>If claims made, include 3-year extended reporting period.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Include contractual Liability.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Include protection for individuals whose records are shared with provider (Identity theft)
<b><i>if provider has employees on campus</i></b>		
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Investment Property - Commercial Tenants</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Property	Real Property Business Interruption (BI) Building – If tenant is responsible for insuring the building, the replacement cost of the building	Property – value of real property, equipment, improvements and betterments. Business Interruption - equal to 12 months' net earnings. Building – if tenant is responsible for insuring the building, institution named as loss payee. Waiver of subrogation against institution.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Investment Property - Private Residence Tenants</b>		
Renters/Homeowners	\$300,000 Bodily Injury	Private residences. Waiver of subrogation against institution. \$500,000 for institution faculty and staff who host events where alcohol is served.

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Coverages	Minimum Recommended Limits	Comments
<b>Investment Property – Property Managers</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured. Including personal injury and advertising liability.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	Include owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Property	Real Property Business Interruption (BI) Building – If manager or tenant is responsible for insuring the building, the replacement cost of the building	Real Property – value of real property, equipment, improvements and betterments. Business Interruption - equal to 12 months' net earnings. Building – If manager or tenant is responsible for insuring the building, institution named as loss payee. Waiver of subrogation against institution.
Employee Dishonesty / Crime	3 months Collectible Rents Minimum \$250,000	Blanket Bond form. Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
<b>Leases – Rooftop or site lease (radio or cellular equipment on buildings)</b>		
Commercial General Liability (CGL) -or - Umbrella Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate	Institution endorsed as additional insured. Products and completed operations. All subcontractors subject to same recommendations
Workers' Compensation	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.

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Coverages	Minimum Recommended Limits	Comments
<b>INFORMATION TECHNOLOGY SERVICES</b>		
<b>IT Security Vendors</b>		
Technology Errors and Omissions, including Cyber Risk	<p>Recommended if providing <b>security software</b>            \$5 Mil per occurrence / aggregate            (Small Companies, under \$250 Mil in revenue)            \$10 Mil per occurrence / aggregate            (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue)            \$15 Mil per occurrence / aggregate            (Large Companies, over \$1 Bil in revenue)</p> <p>Recommended if providing <b>managed services</b>            \$25 Mil per occurrence / aggregate</p>	<p>Protection from negligent acts in rendering or failing to render IT services, violation of software copyright.</p> <p>If vendor provides services which provide direct access to systems or holds sensitive information include cyber risk.</p> <p><i>If claims made, include 3-year extended reporting period.</i></p>
<b>if provider has employees on campus</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Software &amp; Hardware Vendors</b>		
Technology Errors and Omissions, including Cyber Risk	<p>\$5 Mil per occurrence / aggregate            (Small Companies, under \$250 Mil in revenue)            \$10 Mil per occurrence / aggregate            (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue)            \$25 Mil per occurrence / aggregate            (Large Companies, over \$1 Bil in revenue)</p>	<p>Protection from negligent acts in rendering or failing to render IT services, violation of software copyright.</p> <p>If vendor provides services which provide direct access to systems or holds sensitive information include cyber risk.</p> <p><i>If claims made, include 3-year extended reporting period.</i></p>
<b>if provider has employees on campus</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.

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Coverages	Minimum Recommended Limits	Comments
<b>Website Hosts (Cloud/SaaS/Application Service Providers/Application Developers)</b>		
Professional Liability for IT Technology, including Cyber Risk	\$2 Mil per occurrence / aggregate (Startup Companies) \$10 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$20 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$25 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue) The amount should be commensurate with the type of loss the institution might suffer in the event of a claim.	Protection from negligent acts in rendering or failing to render IT services, violation of software copyright. If vendor provides services which provide direct access to systems or holds sensitive information include cyber risk. <i>If claims made, include 3-year extended reporting period.</i>
<b>Website Designers</b>		
Website Designers and Developers Professional Liability	\$2 Mil per occurrence / aggregate (Startup Companies) \$5 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$10 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$20 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue) The amount should be commensurate with the type of loss the institution might suffer in the event of a claim.	Protection from claims involving creative differences, copyright infringement, intellectual property infringement, privacy infringement, advertising and content offenses, and defamation. <i>If claims made, include 3-year extended reporting period.</i>

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Coverages	Minimum Recommended Limits	Comments
<b>MEDICAL</b>		
<b>Ambulance Services</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Professional Liability	\$5 Mil Occurrence	<i>If claims made, include 3-year extended reporting period.</i>
<b>Medical Professional Liability in Student Practicum Agreements</b>		
<p>From a risk management perspective, a formal agreement needs to be executed with the practicum site which includes the following:</p> <ul style="list-style-type: none"> <li>The medical facility assumes all supervision responsibilities for the care of its patients.</li> <li>If there is an indemnification clause, your institution should only agree to indemnify the medical facility for your institution's or student's negligence if the medical facility becomes liable for the actions of the institution or student, except when the student is acting as directed by the medical facility.</li> </ul>		
Professional Liability	\$5 Mil Occurrence	From the health care facility. <i>If claims made, include 3-year extended reporting period.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
<b>Medical Professional Liability in Student Practicum Agreements at your Institution</b>		
Professional Liability	\$1 Mil Occurrence/ \$3 Mil Aggregate	From the student enrolled at another institution. <i>If claims made, include 3-year extended reporting period.</i>
<b>Medical Services Provided to Institution</b>		
Professional Liability	\$5 Mil Occurrence	Any professional medical provider including counselors. <i>If claims made, include 3-year extended reporting period.</i> If limits are unavailable due to state insurance crisis, contact EIIA.
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.

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Coverages	Minimum Recommended Limits	Comments
<b>Medical - Wellness / Health / Benefit Fairs / Massage Therapists</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. If distributing any products or food: Products and completed operations.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Professional Liability	\$1 Mil Occurrence	Recommended if professional medical services are provided (includes massage therapy). If limits are unavailable due to state insurance crisis, contact EIIA.

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Coverages	Minimum Recommended Limits	Comments
<b>OUTSOURCED SERVICES (not including IT)</b>		
<b>Affinity Group Marketing Agreements – Products</b>		
Products Liability	\$5 Mil Occurrence	
<b>Appraisers – Fine Art, Real Estate</b>		
Appraisers Professional Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate <i>(minimum based on the scope of work, contract size and potential error/loss)</i>	Errors and Omissions All state licensed / certified professionals <i>If claims made, include 3-year extended reporting period.</i>
<b>if project work is performed on campus</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	“Any autos” including owned, leased, non-owned, and hired vehicles.
Workers’ Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Background Check Vendors</b>		
Professional Liability	\$2 Mil Occurrence	<i>If claims made, include 3-year extended reporting period.</i>
<b>Book Store Providers</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	“Any autos” including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Workers’ Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider’s computer or printing systems or sales transactions use an institution owned phone switch, backbone, LAN or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)

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Coverages	Minimum Recommended Limits	Comments
<b>Daycare Providers</b>		
Commercial General Liability (CGL)	\$3 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Misconduct / Abuse Liability	\$3 Mil Occurrence / \$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance. Site specific limits.
Auto Liability	<i>Private passenger vehicle parking on campus:</i> \$1 Mil Occurrence / Combined Single Limit <i>If providing transportation for attendees, the greater of:</i> \$5 Mil Occurrence / Combined Single Limit - OR - \$250,000 Occurrence per Passenger Seat	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Delivery Services (non-food) / Copier Services / Furniture Installers / Moving Companies / Stage Equipment Installers / Fire Protection Services / Fuel and Gas Cylinder</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Products Liability	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$1 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b><i>if provider has access anywhere on campus</i></b>		
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance. Can be waived if contract requires background checks on employees.
<b><i>If Fuel and Gas Cylinder Delivery Service</i></b>		
Environmental / Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.

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Coverages	Minimum Recommended Limits	Comments
<b>Facilities Management Providers</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance. Site specific limits.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Environmental / Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer and printing systems use an institution owned phone switch, backbone, LAN or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
Employment Practices Liability	\$1 Mil Occurrence	
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Elevator Service Providers</b>		
Commercial General Liability (CGL) -or - Umbrella Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Environmental / Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.

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Coverages	Minimum Recommended Limits	Comments
<b>Emergency Alert Companies</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems use an institution owned phone switch, backbone, LAN or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
<b>Food Caterers (including those hired by facility users or by the Institution)</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Products Liability	\$5,000 per guest \$2 Mil Occurrence Minimum	Institution endorsed as additional insured. Site specific limits.
Liquor Liability	\$2 Mil Occurrence / \$5 Mil Aggregate	When alcohol is served or sold. Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Food Providers: Dining Services / Vending Machine Service / Drinking Water Services, etc.</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Liquor Liability	\$2 Mil Occurrence / \$5 Mil Aggregate	Recommended if alcohol is served or sold. Institution endorsed as additional insured.
Employment Practices Liability	\$1 Mil Occurrence	Dining services vendors who may employ students.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems or sales transactions use an institution owned phone switch, backbone, LAN or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)

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Coverages	Minimum Recommended Limits	Comments
<b>Housekeeping Service Providers</b>		
Commercial General Liability (CGL)	\$4 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance. Site specific limits.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Employment Practices Liability	\$1 Mil Occurrence	
Environmental / Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems use an institution owned phone switch, backbone, LAN or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
<b>Mass Marketers for Potential Students</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Marketing Errors and Omissions	\$1 Mil Occurrence	
<b>Payroll Processors</b>		
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Network Security & Privacy Liability	\$3 Mil per occurrence / aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence / aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence / aggregate (Large Companies, over \$1 Bil in revenue)	Include protection for individuals whose records are shared with provider. (Identity theft)

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Coverages	Minimum Recommended Limits	Comments
<b>Pest Control Services Providers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance.
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$1 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Environmental / Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Photographers &amp; Videographers (including those hired by facility users or by the Institution)</b>		
For a contract template: <a href="https://www.eiia.org/assets/memberitem/WHITE-PAPER-Third-Party-Photography-and-Video-Recording-On-Campus.docx">https://www.eiia.org/assets/memberitem/WHITE-PAPER-Third-Party-Photography-and-Video-Recording-On-Campus.docx</a>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person / \$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Aircraft Liability	\$1 Mil Occurrence	Recommended if drones are used. Institution endorsed as additional insured.

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Coverages	Minimum Recommended Limits	Comments
<b>Security Services Providers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$2 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Police Professional Liability	\$10 Mil Occurrence	Institution endorsed as additional insured. Site specific limits. Endorsed to include excessive use of force. Endorsed to include corporal punishment. <i>If claims made, include 3-year extended reporting period.</i>
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Snow Plow Services Providers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$2 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles. No snow plow exclusion
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Title IX Investigator</b>		
Professional Liability	\$1 Mil Occurrence / \$3 Mil Aggregate	<i>If claims made, include 3-year extended reporting period.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Include contractual liability
Auto Liability	\$1 Mil Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.

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Coverages	Minimum Recommended Limits	Comments
<b>Towing Services Providers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$2 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
On-Hook Towing Liability	\$100,000 Occurrence	Known as Garagekeepers Legal Liability in Texas and Virginia.
Garagekeepers Legal Liability	\$250,000 Occurrence	Known as Storage Location in Texas and Virginia.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Washing Machine &amp; Dryer Vendors</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Waste Contractors - Hazardous</b> (including but not limited to Electronic Waste, Recycled Waste, Industrial Waste, Municipal Waste and Medical Waste).		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.

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Coverages	Minimum Recommended Limits	Comments
<b>Waste Contractors - Non-Hazardous</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Pollution Liability	\$2 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.

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Coverages	Minimum Recommended Limits	Comments
<b>STUDENT ACTIVITIES</b>		
<b>Amusement Companies (including inflatables)</b>		
Commercial General Liability (CGL)	\$3 Mil Occurrence / \$5 Mil Aggregate	No participant's exclusion. Institution endorsed as additional insured. Site specific limits.
Auto Liability	\$2 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where event takes place.
<b>Entertainers &amp; Performers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	<i>Private passenger vehicle parking on campus:</i> \$100,000 per Person / \$300,000 Occurrence <i>Bus parking on campus:</i> \$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where performance takes place.
<b>Farmers' Market Vendors</b>		
For Risk management guidelines for hosting a farmers' market: <a href="https://www.eiia.org/assets/memberitem/Farmers-Markets.pdf">https://www.eiia.org/assets/memberitem/Farmers-Markets.pdf</a>		
For an application and release and waiver for vendors participating in institution sponsored farmers' market template: <a href="https://www.eiia.org/assets/memberitem/Farmers Market Application Template.pdf">https://www.eiia.org/assets/memberitem/Farmers Market Application Template.pdf</a>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person / \$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
Products Liability	\$1 Mil Occurrence	Institution endorsed as additional insured.
<b>Fireworks (Pyrotechnics) Companies</b>		
For risk management guidelines for these events: <a href="https://www.eiia.org/assets/memberitem/Fireworks1.pdf">https://www.eiia.org/assets/memberitem/Fireworks1.pdf</a>		
Commercial General Liability (CGL)	\$5 Mil Occurrence / \$5 Mil Aggregate	Institution endorsed as additional insured. Site specific limits.
Auto Liability	\$2 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where event takes place.
<b>Martial Arts, Zumba, Yoga, and Other Fitness Instructors</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person / \$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.

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Coverages	Minimum Recommended Limits	Comments
<b>Outdoor Adventure Outfitters</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$5 Mil Occurrence / Combined Single Limit	Recommended if outfitter provides transportation. Institution endorsed as additional insured.
Protection and Indemnity	Greater of \$1 Mil Occurrence - OR - \$100,000 Occurrence per Passenger Seat	Recommended if outfitter provides/uses watercraft. (canoes, kayaks, etc.) If included in CGL: Must be specifically stated on certificate of insurance. Institution endorsed as additional insured.
<b>Running Event Organizer</b>		
For risk management guidelines for these events: <a href="https://www.eiia.org/assets/memberitem/Running-Events.pdf">https://www.eiia.org/assets/memberitem/Running-Events.pdf</a> For the Sporting Events Participants Waiver Template: <a href="https://www.eiia.org/assets/memberitem/WAIVER-Sporting-Events-Participants.doc">https://www.eiia.org/assets/memberitem/WAIVER-Sporting-Events-Participants.doc</a>		
Commercial General Liability (CGL)	\$1 Mil Occurrence / \$5 Mil Aggregate <i>If route includes public roads:</i> \$2 Mil Occurrence / \$5 Mil Aggregate	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Accident & Health	\$25,000 per participant	
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where event takes place.
<b>Scuba Instruction</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate <i>If event specific policy:</i> \$1 Mil Occurrence	Recommended if group includes minors. If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	<i>Private passenger vehicle parking on campus:</i> \$100,000 per Person / \$300,000 Occurrence <i>If transporting students:</i> \$5 Mil Occurrence / Combined Single Limit	Institution endorsed as additional insured.
Dive Accident Insurance	\$125,000 per accident per participant minimum	Waived if participant evidences personal medical insurance with no scuba exclusion or scuba exclusion that is greater the depth of the planned dive.
Protection and Indemnity	Greater of \$1 Mil Occurrence - OR - \$100,000 Occurrence per Passenger Seat	Recommended if instructor / dive school uses watercraft of any kind for instruction on a body of water. If included in CGL, must be specifically stated on certificate of insurance. Institution endorsed as additional insured.

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Coverages	Minimum Recommended Limits	Comments
<b>Speakers</b> (option to waive the insurance requirements for speakers that earn less than the federal income tax withholding threshold and are not controversial)		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Includes slander.
Auto Liability	\$100,000 per Person / \$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where performance takes place.
<b>Student Teaching Practicums</b> <i>We recommend that you request coverage, but do not consider it a deal breaker if not provided.</i>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
School Board Legal Liability	\$1 Mil Occurrence	
<b>Therapeutic Animals - Vendors</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person / \$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
<b>Volunteer Organizations Supervising Institution's Students</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. No sexual abuse exclusion.

\*For independent contractors who do not purchase workers' compensation insurance, visit the [Contracts](#) section in the Risk Management area of the [EIIA website](#) for the contract template, [Agreement For Services Provided By Independent Contractor](#).

The information included in the chart below is intended as a guideline of the insurance requirements for institutions to include when contracting with third parties. The limits shown may not be appropriate for all situations. For more information, contact your EIIA Risk Management Director.


Coverages	Minimum Recommended Limits	Comments
<b>TRAVEL</b>		
<b>Chartered Airlines</b>		
Must notify EIIA prior to signing contract		
Aircraft Liability (Chartered)	Greater of \$10 Mil Occurrence - OR - \$1 Mil Occurrence per Passenger Seat	Institution endorsed as additional insured.
<b>Chartered Bus Companies</b>		
Auto Liability	\$5 Mil Occurrence / Combined Single Limit	Institution endorsed as additional insured.
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Chartered Watercraft</b>		
Must notify EIIA prior to signing contract if the charter is over 7 days.		
Protection and Indemnity	Greater of \$10 Mil Occurrence - OR - \$250,000 Occurrence per Passenger Seat	Institution endorsed as additional insured.
Liquor Liability	\$2 Mil Occurrence / \$5 Mil Aggregate	Recommended if alcohol is served or sold: Institution is endorsed as additional insured.
<b>International Educational Program Operated by Another U.S. Institution / Sponsored by Institution; and International Institution Affiliation Agreements</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Recommend increasing by \$1 Mil each country risk rating level <sup>1</sup> , e.g. \$4 Mil for a high-risk rating as determined by Europ Assistance.
Auto Liability	<i>If transporting students:</i> \$5 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles. Applicable in country of travel. Institution endorsed as additional insured for non-owned and hired vehicle use.
Educator's Legal Liability	\$1 Mil Occurrence	
Aircraft Liability	Greater of \$10 Mil Occurrence - OR - \$1 Mil Occurrence per Passenger Seat	Recommended if the Program / International Institution is responsible for airline travel. Institution endorsed as additional insured.

<sup>1</sup> To determine the risk rating for a country, login to the Europ Assistance website, select the LOCALE INFO tab, select the region and country from the FIND LOCALE INFO drop down fields. Create report by clicking on the  icon and selecting "Overview".

\*For independent contractors who do not purchase workers' compensation insurance, visit the [Contracts](#) section in the Risk Management area of the [EIIA website](#) for the contract template, [Agreement For Services Provided By Independent Contractor](#).

The information included in the chart below is intended as a guideline of the insurance requirements for institutions to include when contracting with third parties. The limits shown may not be appropriate for all situations. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>International Students Attending Classes on Institution Campus</b>		
Personal Health Insurance	Limits not specified	
Emergency Accident & Sickness	\$100,000	Can be included in personal health insurance if coverage extends to care in the United States
Medical Evacuation	\$250,000	
Repatriation	\$50,000	
<b>International Tour Operators</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Recommend increasing by \$1 Mil each country risk rating level <sup>2</sup> , e.g. \$4 Mil for a high-risk rating as determined by Europ Assistance.
Non-Owned Auto Liability	\$5 Mil Occurrence / Combined Single Limit	Institution endorsed as additional insured. Applicable in country of travel.
Professional Liability	\$3 Mil Occurrence	Travel agent professional liability.
Aircraft Liability	Greater of \$10 Mil Occurrence - OR - \$1 Mil Occurrence per Passenger Seat	Recommended if the tour operator is responsible for airline travel. Institution endorsed as additional insured.
Surety Bond	<i>For a charter of 14 days or less the individual contract price for each tour participant, for charters of 14 to 28 days double the individual contract price and for charters in excess of 28 days three times the individual contract price.</i>	
<b>Taxi/Limousine Companies</b>		
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	Institution endorsed as additional insured.
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Travel Agents – International and Domestic</b>		
Professional Liability	\$3 Mil Occurrence	Travel agent professional liability.
Surety Bond	<i>For a charter of 14 days or less the individual contract price for each tour participant, for charters of 14 to 28 days double the individual contract price and for charters in excess of 28 days three times the individual contract price.</i>	

<sup>2</sup> To determine the risk rating for a country, login to the Europ Assistance website, select the LOCALE INFO tab, select the region and country from the FIND LOCALE INFO drop down fields. Create report by clicking on the  icon and selecting "Overview".

\*For independent contractors who do not purchase workers' compensation insurance, visit the [Contracts](#) section in the Risk Management area of the [EIIA website](#) for the contract template, [Agreement For Services Provided By Independent Contractor](#).

## **About This Document**

EIIA will continue to review these guidelines and amend the recommendations based on market conditions. It is most likely that liability limit increases will be seen in particular areas and activities, rather than across the board increases. As insurers continue to carve out coverage from the general liability policy and other policies, limits for individual exposures will be added to the list.

As examples of limit changes, in the early 2000s we recommended \$5 million in liability limits for pool-related activities. However, it became very difficult to purchase these high limits and we added an absolute minimum limit and a special event limit. In the early 1990s, no one discussed limits for sexual misconduct coverage since it was included in the general liability limits. Now insurers have carved out that coverage from the general liability policy and we now have a separate limit recommendation for sexual misconduct.

Currently, we are recommending \$2 million in liability limits for any event involving physical activity not just athletics. For example, a charity walk is a physical event that is not in the category of athletics.

## **Recent Changes**

August, 2017 – Added guidelines for a Title IX Investigator, Taxi/Limousine Company, modified guidelines for Tuition Management Systems to include professional liability, modified guidelines for Dining Services Vendors who may employ students, added Special Events Resource for Sexual Misconduct Liability to Facilities Use guidelines.

May 2017 – Added guidelines for Asbestos Abatement Contractors, updated Construction Projects guidelines.

January 2017 – Added guidelines for a Running Event Organizer.

October 2016 – Changed reporting requirements for Chartered Watercraft, added guidelines for minor projects using a Trade Contractor or Independent Contractor, added guidelines for appraisers, modified guidelines for Website hosts and Website designers.

February 2016 – Added guidelines for a rooftop or site lease for radio or cellular equipment on buildings, added guidelines for Student Teaching Practicums, modified guidelines for Network Security Privacy Liability as recommended by EIIA insurance broker Willis, clarified guidelines for facilities users when using hired caterers and enhanced Insurance Guidelines for Contracts to include a Table of Contents and alphabetized sections.

November 2015 – Added guidelines for Mass Marketing to Potential Students, updated guidelines for NSPL recommendations, waived requirement for sexual misconduct / abuse liability coverage for Delivery Service Providers if contract requires background checks on employees, modified guidelines for Waste Contractors both Hazardous and Non-Hazardous.

May 2015 – Added guidelines for photographers and videographers, revised limits for international students attending classes at your institution, revised auto liability limits, revised aircraft liability, lowered sexual misconduct liability limit recommendation if event specific policy.

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*This document is presented to EIIA members strictly as a guideline. As individual circumstances may vary, the contents and concepts presented should be reviewed and amended as necessary to properly address your institution's unique exposures. Additionally, it is recommended that the contents and concepts presented be reviewed in the full context of its use with legal counsel prior to implementation.*

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