

**Table: District Required Insurance Coverage Types and Amounts**

Type of Coverage	Basis	Default	Medium Risk	Lower Risk
Required: Commercial General Liability (includes property damage and bodily injury coverage)	Occurrence (Avoid claims made coverage)	\$5M	\$1M	\$1M
	Aggregate	\$10M	\$2M	\$2M
<b>Required: Auto Liability</b>				
	Occurrence		\$1M	\$1M
<b>Required: Workers Comp</b>				
		Statutory Limits	Statutory Limits	Statutory Limits
<b>Required: Umbrella Coverage</b>				
			\$3M	\$2M
<b>Charter Transportation for Students</b>				
Required: Commercial General Liability	Occurrence (Avoid claims made coverage)	\$1M		
	Aggregate	\$2M		
Required: Auto Liability - \$5M or \$10M based on bus size/ numbers of students – more students=greater coverage	Occurrence	\$5M - \$10M		
Required: Umbrella coverage		\$5M		
<b>Coverage Requirement for Professional Services Agreements</b>				
Errors and Omissions (Typically facilities related contracts only)	Occurrence (Claims Made)	\$10M	\$5M	\$1M
	Aggregate	\$10M	\$5M	\$1M
			5 year tail	3 year tail
<b>Pollution (Typically construction/facilities related contracts)</b>				
	Occurrence (Claims Made)	\$10M	\$5M	\$1M
	Aggregate	\$10M	\$5M	\$1M

Colleges should determine whether the services to be performed fall into the medium or low-risk category and use the appropriate standard services contract template. Consult the risk guidelines in the appendix. Note that charter transportation requires higher auto and umbrella limits than other services.

Professional Services agreements require Errors and Omissions insurance.

Projects of the size or risk level requiring default insurance will typically fall into the construction area and are managed by Facilities Planning and Operations. Consult the District office for projects with the default risk level.