

Guidelines: Lower Risk Services

General Liability \$1M per occurrence/\$2M Aggregate

Auto Liability \$1M

Umbrella Coverage \$2M

Accounting Services	Information Technology Consulting Services
Administrative Management and General Management Consulting Services	Interior Design Services
Advertising Material Distribution Services	Legal Services
Advertising Services	Linen Supply
Appliance Repair and Maintenance	Local Messengers and Local Delivery
*Architectural Services	Locks and Keys Hardware
Books Printing	Locksmiths
* Building Inspection Services	Manifold Business Forms Printing
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	Marketing Consulting Services
Commercial Flexographic Printing	Office Administrative Services
Commercial Gravure Printing	Other Business Service Centers (including Copy Shops)
Commercial Lithographic Printing	Other Commercial Printing
Commercial Photography	Other Computer Related Services
Commercial Screen Printing	Other Electronic and Precision Equipment Repair and Maintenance
Communication Equipment Repair and Maintenance	Other Management Consulting Services
Computer and Office Machine Repair and Maintenance	Other Services Related to Advertising
Computer Systems Design Services	* Other Specialized Design Services
Computer Training	Packaging and Labeling Services
Consulting Services General	Postal Service
Copy/Scan/Fax Equipment Maintenance and Repairs	Prepress Services
Couriers and Express Delivery Services	Process, Physical Distribution, and Logistics Consulting Services
Custom Computer Programming Services	Professional and Management Development Training
Digital Printing	Professional Miscellaneous Services
Direct Mail Advertising	Quick Printing
Display Advertising	Registration for Conferences/Trainings/All Other Events
* Drafting Services	Security Systems Services (except Locksmiths)
Dry Cleaning and Laundry Services	Temporary Help Services
* Engineering Services	* Testing Laboratories
Executive Search Services	Translation and Interpretation Services
Facilities Support Services	
General Freight Trucking, Local	
* Geophysical Surveying and Mapping Services	
Graphic Design Services	
Grounds Equipment Repair and Maintenance	
Human Resources Consulting Services	
Industrial Design Services	

Guidelines: Medium Risk Services

General Liability \$1M per occurrence/\$2M Aggregate

Auto Liability \$1M

Umbrella Coverage \$3M

Carpet and Upholstery Cleaning Services

Environmental Consulting Services

Exterminating and Pest Control Services

** Food Service Contractors/catering (*consult with Vice Chancellor of Auxiliary Services regarding proper permitting and issues pertaining to contractual exclusivity obligations*)

* Hazardous Waste Collection

* Hazardous Waste Treatment and Disposal

Janitorial Services

Landscaping Services

Mobile Food Services (seed food service contractors)

Moving Services

Nonhazardous Waste Treatment and Disposal

Packing and Crating

* Remediation Services

* Scientific and Technical Consulting Services

Septic Tank and Related Services

Services to Buildings and Dwellings

* Surveying and Mapping (except Geophysical) Services

Telecommunication Services

Telecommunications Resellers

* Testing Laboratories

Warehousing and Storage

Waste Collection

Wired Telecommunications Carriers

Wireless Telecommunications Carriers (except Satellite)

** Typically related to construction planning. May require higher liability limits and additional coverage for errors and omission or pollution.*

*** Food vending must be cleared with the Vice Chancellor of Auxiliary Services*

Guidelines: Services requiring Default Coverage

General Liability \$5M per occurrence/\$10M Aggregate

Armored Car Services
Building Equipment Contractors
Building Finishing Contractors
**Charter Bus Industry
Commercial and Institutional Building Construction
Drywall and Insulation Contractors
Electrical Contractors and Other Wiring Installation Contractors
*Environmental Consulting Services
Finish Carpentry Contractors
Flooring Contractors
Foundation, Structure, and Building Exterior Contractors
Framing Contractors
Glass and Glazing Contractors
*Hazardous Waste Collection
*Hazardous Waste Treatment and Disposal
Heavy and Civil Engineering Construction
Highway, Street, and Bridge Construction
*Landscape Architectural Services
Masonry Contractors
Miscellaneous Waste Management Services
Motor Vehicle Towing
*Nonhazardous Waste Treatment and Disposal

Oil and Gas Pipeline and Related Structures Construction
Painting and Wall Covering Contractors
Plumbing, Heating, and Air-Conditioning Contractors
Poured Concrete Foundation and Structure Contractors
Power and Communication Line and Related Structures Construction
Remediation Services
Roofing Contractors
**School and Employee Bus Transportation
*Scientific and Technical Consulting Services
Siding Contractors
Site Preparation Contractors
*Special Needs Transportation
Specialty Trade Contractors
Structural Steel and Precast Concrete Contractors
Support Activities for Road Transportation
Telecommunication Services
Tile and Terrazzo Contractors
*Transit and Ground Passenger Transportation
Water and Sewer Line and Related Structures Construction

* *Typically related to construction planning. May require higher liability limits and additional coverage for errors and omission or pollution.*

** *Transportation for students requires \$10M umbrella policy*