UNIVERSITY OF CALIFORNIA

MINIMUM INSURANCE REQUIREMENTS
FOR CONTRACTORS/EXTERNAL USERS

HEALTH RELATED
United States Vendors Only

A. MINIMUM LEVELS OF COVERAGE
   The following are the minimum insurance coverage and policy limits that must be included in all contracts with Contractors and External Users for health-related goods and services. Examples of health-related include data processing, EMT/Ambulance, hospital food services, health maintenance organizations, hospital and/or care facilities, medical devices, physician services, nursing services, technicians, etc. Depending on the activity involved in the contract, additional coverage may be necessary (see Section B below).

   **Commercial General Liability**
   - $1MM Each Occurrence
   - $2MM Aggregate
   - $2MM Products Completed Operations
   - $1MM Personal & Advertising Injury
   - $100k Fire Damage (any one fire)
   - $5k Medical Expense (any one person)

   **Professional Liability**
   - Request $5MM Each Occurrence, $5MM Aggregate
   - Accept a minimum of $1MM Each Occurrence, $1MM Aggregate

   **Commercial Auto Liability**
   - $1MM Combined Single Limit

   **Workers’ Compensation**
   - Statutory Limits

   **Employers’ Liability**
   - $1MM

B. ADDITIONAL COVERAGE
   Additional coverage may be necessary, depending on the activity involved in the contract. For example, additional coverage and limits are normally required for activities that involve a higher risk, including but not limited to:

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1 Consult Risk Manager for vendors outside the United States.
2 Auto Liability only required when vendor’s vehicles will be used for purposes other than commute purposes.
• Physicians;

• Medical Groups;

• Hospitals;

• Medical Devices;

• Health Maintenance Organizations;

• Skilled Nursing Facilities.

Additionally, it may be useful to contact your local risk management office for input as to appropriate coverage.

Campus Risk Management: [http://www.ucop.edu/riskmgmt/crmdir.html](http://www.ucop.edu/riskmgmt/crmdir.html)

Medical Center Risk Management: [http://www.ucop.edu/riskmgmt/hrmdir.html](http://www.ucop.edu/riskmgmt/hrmdir.html)