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:

Medical Center Risk Management: