

**UNIVERSITY OF CALIFORNIA**

**MINIMUM INSURANCE REQUIREMENTS  
FOR CONTRACTORS/EXTERNAL USERS**

**HEALTH RELATED**

United States Vendors Only<sup>1</sup>

**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<sup>2</sup>**

\$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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<sup>1</sup> Consult Risk Manager for vendors outside the United States.

<sup>2</sup> 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/risk-services/staff-contacts/campus-risk-managers/index.html>

Medical Center Risk Management:

<http://www.ucop.edu/risk-services/staff-contacts/medical-center-risk-managers/index.html>