

**UNIVERSITY OF CALIFORNIA**

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

**TRANSPORTATION**

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 relating to transportation contracts. Depending on the activity involved in the contract, additional insurance 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)

**Commercial Auto Liability**

\$1MM Combined Single Limit

**Workers' Compensation**

Statutory Limits

**Employers' Liability**

\$1MM/\$1MM/\$1MM

**B. ADDITIONAL COVERAGE**

Depending on the activity involved in a transportation related contract, additional coverage may be necessary. Please use the table below to determine whether additional coverage is necessary. In addition, it may be useful to contact your local Risk Manager for input as to appropriate coverage and limits for your particular contract.

**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>

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

<b>Contractors/ External Users</b>	<b>Commercial General Liability Per Occ/Agg</b>	<b>Professional Liability Per Occ/Agg</b>	<b>Auto Liability Combined Single Limit</b>	<b>Workers' Compensation &amp; Employers Liability<sup>1</sup></b>	<b>Comments</b>
Aircraft, Chartered Commercial – Fixed Wing 7-20 Seats	\$10MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Air Ambulance (fixed or roto)	\$10MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Aircraft, Private General Aviation, Single Engine	\$2MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Aircraft, Private General Aviation, Multi Engine	\$10MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Aircraft, Jet Turbo fixed wing (up to 12 seats incl. crew)	\$50MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Aircraft, fixed wing (13-40 seats incl. crew)	\$200MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Aircraft, fixed wing (over 40 seats incl. crew)	\$500MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Automobile, Private	\$1MM/\$2MM		\$1MM	\$1MM/\$1MM/\$1MM	
Chartered Public Carrier (ground) 1-6 passengers	\$1MM/\$2MM		\$5MM	\$1MM/\$1MM/\$1MM	
Chartered Public Carrier (ground) 7-20 passengers	\$1MM/\$2MM		\$10MM	\$1MM/\$1MM/\$1MM	
Chartered Public Carrier (ground) 21+ passengers	\$1MM/\$2MM		\$15MM combined single limit	\$1MM/\$1MM/\$1MM	
Food Service/ Catering Transportation	\$1MM/\$2MM		\$2MM	\$1MM/\$1MM/\$1MM	

<b>Contractors/ External Users</b>	<b>Commercial General Liability Per Occ/Agg</b>	<b>Professional Liability Per Occ/Agg</b>	<b>Auto Liability Combined Single Limit</b>	<b>Workers' Compensation &amp; Employers Liability<sup>1</sup></b>	<b>Comments</b>
Hazardous Materials Transportation	Consult Risk Manager		Consult Risk Manager	Consult Risk Manager	▪ Consult Risk Manager for specific coverage requirements
Helicopter, Chartered Commercial	\$10MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Helicopter, Private General Aviation	\$10MM combined single limit including passengers			\$1MM/\$1MM/\$1MM	
Medical Services, Independent Contractor	\$1MM/\$2MM		\$1MM	\$1MM/\$1MM/\$1MM	▪ Consult Risk Manager for additional specific coverage requirements
Patient Transportation	\$1MM/\$2MM	\$1MM/\$1MM	\$5MM	\$1MM/\$1MM/\$1MM	
Travel (all)	\$1MM/\$2MM		\$1MM	\$1MM/\$1MM/\$1MM	▪ Depending on mode, other carrier specific coverage /limits may apply
University Vehicles taken off campus by others	\$1MM/\$2MM		\$1MM	\$1MM/\$1MM/\$1MM	
Watercraft (commercial) 1-10 passengers	\$5MM combined single limit			\$1MM/\$1MM/\$1MM	▪ P&I should include Collision liability, unless under H&M
Watercraft (commercial) 10- 22 passengers	\$10MM combined single limit			\$1MM/\$1MM/\$1MM	▪ P&I should include Collision liability, unless under H&M

<b>Contractors/ External Users</b>	<b>Commercial General Liability Per Occ/Agg</b>	<b>Professional Liability Per Occ/Agg</b>	<b>Auto Liability Combined Single Limit</b>	<b>Workers' Compensation &amp; Employers Liability<sup>1</sup></b>	<b>Comments</b>
Watercraft (commercial) 23+ passengers	\$15MM combined single limit			\$1MM/\$1MM/\$1MM	<ul style="list-style-type: none"> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> <li>▪ Consult Risk Manager for additional specific coverage requirements</li> </ul>
Watercraft (private) Not exceeding 30'	\$500k combined single limit			\$1MM/\$1MM/\$1MM	<ul style="list-style-type: none"> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> <li>▪ Consult Risk Manager for additional specific coverage requirements</li> </ul>
Watercraft (private) Exceeding 30'	\$1MM combined single limit			\$1MM/\$1MM/\$1MM	<ul style="list-style-type: none"> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> <li>▪ Consult Risk Manager for additional specific coverage requirements</li> </ul>
Watercraft – Work Boat	\$1MM combined single limit			\$1MM/\$1MM/\$1MM	<ul style="list-style-type: none"> <li>▪ Work Boat does not carry passengers; main function is to pick up waterborne equipment</li> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> </ul>

<sup>1</sup> **WORKERS' COMPENSATION**

Statutory limits required for workers' compensation plus \$1MM minimum for Employers' Liability.