

**UNIVERSITY OF CALIFORNIA**  
**MINIMUM INSURANCE REQUIREMENTS**  
**FOR CONTRACTORS/EXTERNAL USERS**

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

**A. MINIMUM LEVELS OF COVERAGE**

It is always advisable to obtain the maximum levels of coverage that the vendor will accept. However, the following are the *minimum* insurance coverage and policy limits that must be included in *all* contracts with Contractors and External Users. 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)

**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:

- Events at which alcohol will be served or sold;
- Charters of aircraft, watercraft or ground transportation (See Transportation – Minimum Insurance Requirements for Contractors/External Users);

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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.

- Construction activities, including but not limited to facilities alteration, equipment installation (non-health), campus planning, demolition, engineering, land use and materials testing (See Construction – Insurance Requirements for Construction Related Contracts/Service Agreements);
- Health related contracts, including but not limited to contracts for with physicians, medical groups, hospitals, vendors to University medical centers, patient transport and purchasing or installation of medical equipment (See Health Related – Minimum Insurance Requirements for Contractors/External Users);
- Environmental activities, including but not limited to purchase, use or application of hazardous materials, environmental testing, monitoring, assessment or cleanup, transport of hazardous material, pesticide spraying, and certain recycling and waste reduction activities;
- Contracts with professionals such as lawyers, actuaries, child care professionals, and executive search consultants.

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:**

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