

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

United States Vendors Only – Consult Risk Manager for vendors outside the United States

**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>

University of California Minimum Insurance Requirements for Contractors/External Users – Transportation

<b>Activity Type</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; Employer's Liability</b> Statutory limits required for workers' compensation plus \$1MM minimum for Employers' Liability	<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	

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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, General Private 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) 11-22 passengers	\$10MM combined single limit			\$1MM/\$1MM/\$1MM	P&I should include Collision liability, unless under H&M
Watercraft (commercial) 23+ passengers	\$15MM combined single limit			\$1MM/\$1MM/\$1MM	P&I should include Collision liability, unless under H&M Consult Risk Manager for additional specific coverage requirements
Watercraft (private) Not exceeding 30'	\$500k combined single limit			\$1MM/\$1MM/\$1MM	P&I should include Collision liability, unless under H&M Consult Risk Manager for additional specific coverage requirements
Watercraft (private) Exceeding 30'	\$1MM combined single limit			\$1MM/\$1MM/\$1MM	P&I should include Collision liability, unless under H&M Consult Risk Manager for additional specific coverage requirements

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Watercraft – Work Boat	\$1MM combined single limit			\$1MM/\$1MM/\$1MM	Work Boat does not carry passengers; main function is to pick up waterborne equipment P&I should include Collision liability, unless under H&M