



Insurance Coverages and Limits Quick Reference

NOTE: *This document is to be used as a general guide only, as the specific risk factors for each project, activity and event must be evaluated to determine the appropriate limits.*

- ❖ **Professional Services** – Services from an accountant, architect, attorney, claims administration firm, consultant, insurance broker, engineer, financial advisor, medical professional, or other person who maintains a professional license.

Requirements

Professional Liability: \$2M limits
Cyber Liability: \$1M - \$2M limits or higher
General Liability: \$1M - \$2M limits
Workers Compensation: Statutory limits

- ❖ **Student Interaction (1-on-1 or large groups)** – Projects involving hired/volunteer adults working with students in school activities, therapy, recreational programs, athletics, studies, or any activities involving the custodial care of children.

Requirements for 1-on-1 Student Interaction

Sexual Abuse Molestation (SAM): \$3M - \$5M limits
General Liability: \$2M - \$4M limits
Workers Compensation: Statutory limits

Requirements for Large Groups Student Interaction

Sexual Abuse Molestation (SAM): \$1M - \$3M limits
General Liability: \$2M - \$4M limits
Workers Compensation: Statutory limits

IMPORTANT:

- Each contract/agreement must be clear that contractors working with students must have background checks, be fingerprinted, and supervised by staff while on campus.
- One-on-one interaction with students is prohibited unless supervised by staff.
- Limitations on where the contractors are allowed to travel on campus must be clarified in the agreements, as well.

- ❖ **Technology Vendors - Software Hardware**

Requirements

Professional Liability: \$2M limits
Cyber Liability: \$1M - \$2M limits or higher
General Liability: \$1M - \$2M limits
Workers Compensation: Statutory limits
Data Share agreement requirements

- ❖ **Construction or Remodeling Projects**

Requirements

Pollution Liability: \$2M - \$10M limits
Builders Risk/Course of Construction: based on cost of project
General Liability: - \$2M - \$30M limits or higher
Workers Compensation: Statutory limits

- ❖ **Hazardous or Waste Materials** – Removal of asbestos or lead-based paint; or the use, application, transport, removal, cleanup, or disposal of hazardous material

Requirements

Pollution Liability: \$2M - \$10M limits
General Liability: \$2M - \$10M limits or higher
Workers Compensation: Statutory limits