

University Minimum Insurance Requirements

All parties that are required to show evidence of satisfactory insurance coverage must furnish the University a Certificate or Certificates of Insurance indicating compliance with all requirements.

- Vendor must agree to provide for thirty days (30) advance written notice to the University of any modification, change, or cancellation of any of the insurance coverages.
- The insurance companies providing coverage must have a B+: VI or better rating as indicated by the A.M. Best Ratings and Analysis website at the time of submission, and the contractor, consultant, vendor, affiliate, or service provider must agree to maintain such insurance for the duration of the project or the term for which services will be rendered.

In specific circumstances the University may ask the contracting party to name "The Board of Trustees of the University of Illinois" as an additional insured on the insured parties' commercial general liability policy. This provision must state that it shall apply in proportion to, and to the extent of the negligent acts or omissions of the non-University party or any person or persons under the non-University parties' direct supervision and control.

Excess liability insurance (Umbrella) may be used to meet the liability limit requirements.

Following are the required coverages:

	Type of Coverage	Amount	Unusual Circumstances
A.	Workers' Compensation and Occupation Diseases (Part A)	Illinois Statutory Limits or Statutory Limits for the state in which the company is headquartered.	Sole proprietors do not have to have Workers' Compensation.
	Employer's Liability (Part B)	A minimum of \$500,000 per occurrence	Sole proprietors do not have to have Workers' Compensation.
B.	Commercial General Liability (Including contractual liability)	A minimum of \$1,000,000 per occurrence and \$2,000,000 aggregate	The University may ask the contracting party to name "The Board of Trustees of the University of Illinois" as an additional insured on the commercial general liability policy. This provision must state that it shall apply in proportion to, and to the extent of the negligent acts or omissions of the non-University party or any person or persons under the non-University parties' direct supervision and control.
C.	Commercial Auto Liability, if applicable	A minimum of \$1,000,000 per occurrence if Combined Single Limit; or \$1,000,000 Bodily Injury and \$1,000,000 Property Damage if Split Limits.	If a vendor does not drive on University of Illinois premises, this requirement may be waived by University Risk Management.

	Type of Coverage	Amount	Unusual Circumstances
D.	Liquor Liability, if applicable	\$1,000,000 if liquor is being served	"The Board of Trustees of the University of Illinois" must be added as an "additional insured" on the Caterer's commercial general liability policy and coverage shall apply in proportion to and to the extent of the negligent acts or omissions of the non-University party or any person or persons under the non-University parties' direct supervision and control.
E.	Charter Vehicle, if applicable The Purchasing website provides information related to selecting approved and non-approved vendors.	<i>A minimum of:</i> Bus: \$10 million Mini-bus: \$7 million Shuttle-bus/Van: \$5 million Van: \$2 million Sedan: \$1 million (Combined Single Limits)	Bus: (>25 passengers) Mini-bus: (16 – 25 passengers) Shuttle-bus/Van: (14 passengers + driver) Van: \$2 million (8 passengers) Sedan: \$1 million
F.	Professional Liability (Errors, omissions, and negligent acts) For a definition of professional and artistic services, consult OBFS Policies and Procedures' Section 17.1 – Consultants and Other Contractors for Professional and Artistic Services .	\$1,000,000 per claim and \$3,000,000 for the policy year (that is, in the aggregate)	Professional liability insurance is different because it can take time for someone to be aware of the damage caused by a professional. This insurance provides coverage even after the services rendered are over. The University requires assurance that coverage will be in force up to two years after the service is provided. Insurance requirements for architects and engineers and sub-consultants may be different. Contact the University Office of Capital Programs and Real Estate Services to verify the insurance requirements.

Note: Units should forward the "University Minimum Insurance Requirements" to the Providers/Users who are providing services or using University facilities and premises. The Providers/Users, in turn, should forward it to their insurance agent or broker for compliance with the requirements set forth.

Exceptions: University Risk Management may develop exceptions to these insurance limit requirements, in conjunction with University and Campus administrators, following a process of risk identification and evaluation. If they determine that little or no risk is involved, the limits may be lowered or the requirement removed. Conversely, if it is determined that additional risk is involved, the limits may be raised.

Purchases that are so small they do not require a purchase order or contract do not need insurance verification.

Related Policies and Procedures

[Section 17.1 – Consultants and other Contractors for Professional and Artistic Services](#)

Additional Resources

[Making Charter Bus Arrangements](#)

[What to do if Approved Charter Vendors Are More Than Fifty Miles Away](#) 