

**Vendors Insurance Requirements by Type of Vendor**

	<b>Independent Contractor/Consultant – Individual</b>	<b>Independent Contractor/Consultant – Corp.<sup>(3)</sup></b>	<b>Trade Contractor<sup>(4)</sup></b>	<b>General Contractor</b>	<b>Specialty Contractor – High Exposure<sup>(5)</sup></b>
<b>Commercial General Liability<sup>(6)(8)</sup></b>	\$1,000,000 per occurrence/\$2,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$2,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$2,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$2,000,000 aggregate limit for bodily injury/property damage/personal injury	\$1,000,000 per occurrence/\$2,000,000 aggregate limit for bodily injury/property damage/personal injury
<b>Products/Completed Operations<sup>(6)</sup></b>	As above	As above	As above	As above	As above
<b>Collapse, Explosion Underground</b>	N/A <sup>(1)</sup>	N/A <sup>(1)</sup>	As above	As above	As above
<b>Automobile Liability<sup>(6)</sup></b>	\$1,000,000 combined single limit for bodily injury and property damage	\$1,000,000 combined single limit for bodily injury/property damage, including owned, hired & non-owned vehicles	\$1,000,000 combined single limit for bodily injury/property damage, including owned, hired & non-owned vehicles	\$1,000,000 combined single limit for bodily injury/property damage, including, owned, hired & non-owned vehicles	\$1,000,000 combined single limit for bodily injury/property damage, including, owned, hired & non-owned vehicles
<b>Workers' Compensation</b>	N/A <sup>(1)</sup>	Statutory limits	Statutory limits	Statutory limits	Statutory limits
<b>Employers Liability</b>	N/A <sup>(1)</sup>	\$1,000,000 each accident	\$1,000,000 each accident	\$1,000,000 each accident	\$1,000,000 each accident
<b>Umbrella Liability<sup>(6)</sup></b>	N/A <sup>(1)</sup>	\$1,000,000	\$2,000,000	\$10,000,000	\$10,000,000
<b>Professional Liability<sup>(2)(6)(7)</sup></b>	\$1,000,000 per incident \$2,000,000 aggregate	\$1,000,000 per incident \$2,000,000 aggregate	\$1,000,000 per incident \$2,000,000 aggregate	\$1,000,000 per incident \$5,000,000 aggregate	\$1,000,000 per incident \$2,000,000 aggregate
<b>Pollution<sup>(2)(6)</sup></b>	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate	\$1,000,000 each claim \$2,000,000 aggregate

**NOTES:**

<sup>1</sup> Not applicable.

<sup>2</sup> May be required, depending on nature of services rendered.

<sup>3</sup> Use for professional services i.e., physician, lawyer, architect, engineer or a consultant representing his own firm.

<sup>4</sup> Such as electrician, plumbing HVAC contractors.

<sup>5</sup> Such as hazardous waste removal, asbestos or mold abatement.

<sup>6</sup> Request that University of Dayton be named as Additional Insured

<sup>7</sup> Higher limits may be required dependent upon the scope of the project

<sup>8</sup> Exemption may apply for low risk events i.e., speaking engagements

**Please contact Environmental Health & Safety/Risk Management at 937.229.4503**