

Minimum Insurance Coverage & Insurance Limits for Standard Types of Contracts

Vendors/Consultants or Professional Services

Commercial General Liability

General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Personal/Advertising Injury	\$1,000,000
Damage to Premises Rented to You (Any one fire)	\$50,000
Medical Payments (Any one person)	\$5,000

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

Umbrella Liability

Each Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

Not required of most vendors and consultants

Commercial Automobile Liability

Bodily Injury/Property Damage (CSL, Each Incident)	\$1,000,000
Personal Injury Protection (PIP)	\$5,000

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

All owned, non-owned, rented, hired and leased autos must be included. Coverage for "Any Auto" is recommended. Minimum limit for BI/PD for Bus Charters is \$5,000,000, all others \$1,000,000.

Workers' Compensation/Employers Liability

Workers' Compensation	Statutory
Employers Liability	
Each Accident	\$1,000,000
Policy Limit by Disease	\$1,000,000

Each Employee by Disease \$1,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

A Waiver of Subrogation in Baylor favor with respect to injuries/illness to vendor's employees is required. A copy of the endorsement to policy must be submitted to the University Compliance and Risk Services Department prior to commencement of any work or service pursuant to any contract. Non-subscribers may be required to provide proof of financial strength by providing a letter of credit from a financial institution or other such proof of financial assurance. Self-Insured entities will be required to provide a copy of their Certificate of Authority to Self-Insure as provided by the appropriate governmental regulating authority (in Texas, the Texas Department of Insurance, Division of Workers' Compensation).

Professional Liability

Each Occurrence/Incident/Claim \$1,000,000

Aggregate \$2,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

Required whenever service provider is required to be certified, licensed or registered by a regulatory entity and/or where the provider's error in judgment, in planning, design, etc. could result in economic loss to Baylor University. Baylor may require provider or consultant to provide proof of coverage for up to three (3) years after the completion of a project.

Short-Term Leases/Special Events/Commercial Leases

Commercial General Liability

General Aggregate \$2,000,000

Products/Completed Operations Aggregate \$2,000,000

Each Occurrence \$1,000,000

Personal/Advertising Injury \$1,000,000

Damage to Premises Rented to You (Any one fire) \$50,000

Medical Payments (Any one person) \$5,000

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

Short-Term Lease, Damage to Rented Premises - \$50,000 minimum limit recommended. Commercial Lease, Damage to Rented Premises - \$500,000 minimum limit recommended.

Commercial Property

Property Value

Limits should equal value of tenant's property

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

Umbrella Liability

Each Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

Commercial Automobile Liability

Bodily Injury/Property Damage (CSL, Each Incident)	\$1,000,000
Personal Injury Protection (PIP)	\$5,000

Other Requirements/Considerations: (also see General Requirements for All Insurance Insurers)

All owned, non-owned, rented, hired and leased autos must be included. Coverage for "Any Auto" is recommended.

Workers' Compensation/Employers Liability

Workers' Compensation	Statutory
Employers Liability	
Each Accident	\$1,000,000
Policy Limit by Disease	\$1,000,000
Each Employee by Disease	\$1,000,000

Other Requirements/Considerations: (also see General Requirements for Insurers)

A Waiver of Subrogation in Baylor favor with respect to injuries/illness to vendor's employees is required. A copy of the endorsement to policy must be submitted to the University Compliance and Risk Services Department prior to commencement of any work or service pursuant to any contract. Non-subscribers may be required to provide proof of financial strength by providing a letter of credit from a financial institution or other such proof of financial assurance. Self-Insured entities will be required to provide a copy of their Certificate of Authority to Self-Insure as provided by the appropriate governmental regulating authority (in Texas, the Texas Department of Insurance, Division of Workers' Compensation).

Professional Liability

Each Occurrence/Incident/Claim	\$1,000,000
Aggregate	\$2,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

Required whenever services provider is required to be certified, licensed or registered by a regulatory entity and/or where the provider's error in judgment, planning, design, etc. could result in economic loss to Baylor University.

Pollution Liability

Per Loss	\$1,000,000
Aggregate	\$1,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

Coverage required whenever work under contract involves pollution risk to the environment. The Coverage must include sudden and gradual coverage for third party liability, including defense costs and completed operations.

Construction/Renovation Contracts

Commercial General Liability

General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Personal/Advertising Injury	\$1,000,000
Damage to Premises Rented to You (Any one fire)	\$50,000
Medical Payments (Any one person)	\$5,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

Aggregate limit must apply per project. Liability assumed by contract including defense costs must be included. Required additional insured status should apply to "on-going operations" and "completed operations" of the insured.

Builders' Risk

Project Value

Other Requirements/Considerations:

Builder's Risk can be purchased by the general contractor or Baylor University. Written notice must be provided to Baylor University if contractor does not intend to acquire this coverage prior to start of the project. Costs of coverage, if purchased by Baylor University will be charged to the contractor. The insurer must be notified and agree to partial occupancy before Baylor University occupies any portion of an addition to an existing structure or any portion of a newly constructed structure.

Umbrella Liability

Each Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurers) Baylor University

may require higher limits on certain contracts.

Commercial Automobile Liability

Bodily Injury/Property Damage (CSL, Each Incident)	\$1,000,000
Personal Injury Protection (PIP)	\$5,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

All owned, non-owned, rented, hired and leased autos must be included. Coverage for "Any Auto" is recommended.

Workers' Compensation/Employers Liability

Workers' Compensation	Statutory
Employers Liability	
Each Accident	\$1,000,000
Policy Limit by Disease	\$1,000,000
Each Employee by Disease	\$1,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

A Waiver of Subrogation in Baylor favor with respect to injuries/illness to vendor's employees is required. A copy of the endorsement to policy must be submitted to the University Compliance and Risk Services Department prior to commencement of any work or service pursuant to any contract. Non-subscribers may be required to provide proof of financial strength by providing a letter of credit from a financial institution or other such proof of financial assurance. Self-Insured entities will be required to provide a copy of their Certificate of Authority to Self-Insure as provided by the appropriate governmental regulating authority (in Texas, the Texas Department of Insurance, Division of Workers' Compensation).

Pollution Liability

Per Loss	\$1,000,000
Aggregate	\$1,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

Coverage required whenever work under contract involves pollution risk to the environment. The Coverage must include sudden and gradual coverage for third party liability, including defense costs and completed operations.

Professional Liability (For Design Professionals)

Each Occurrence/Incident/Claim	\$1,000,000
Aggregate	\$2,000,000

Other Requirements/Considerations: (also see General Requirements for All Insurers)

Required whenever services provider is required to be certified, licensed or registered by a regulatory entity and/or where the provider's error in judgment, planning, design, etc. could result in economic loss to Baylor University.