

Contractual Insurance Requirements

	<u>Transportation Services</u>	<u>Equipment Maintenance</u>	<u>Property Services</u>	<u>Personal Services (a)</u>
Commercial General Liability	\$5,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Auto Liability	\$5,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Workers Compensation	Statutory	Statutory	Statutory	Statutory
Employers Liability	\$500,000	\$500,000	\$500,000	\$500,000
Other Requirements:				
Professional Liability	\$1,000,000	Vendors with professional designations or license and/or is providing professional services		
Liquor Liability	\$1,000,000	If alcohol is being sold/served		
Cyber Liability	\$1,000,000	Minimum - for vendors using, storing or accessing data VCU has deemed confidential or protected (PII, PHI) - minimum of \$1M (higher limits may be required depending on the nature of work) with VCU named additional insured (b)		
Drone Liability	\$1,000,000	When an unmanned aircraft system is being used (note this is not covered by a standard CGL policy)		
Crime/Fidelity Bond		Vendors that handle or access VCU funds		
Environmental liability and/or contractors pollution liability	\$1,000,000	Vendors working with hazardous waste or involving environmental remediation (higher limits may be required depending on the nature of the work) with VCU named additional insured (b)		
		(Note: Vendors involved in Pest Control should have environmental liability and/or pesticide applicators coverage evidenced under their CGL)		

Note: Certain vendors may be considered for higher commercial general liability limits, such as elevator contractors, large food service contracts, construction contractors, chartered airlines

Elevator contractors (\$5M recommended)

Large foodservice contracts (\$5M recommended)

Construction/Renovation projects - to be evaluated based on size and nature of the project/renovation.

Chartered Airlines - Aircraft liability with VCU named additional insured (b).

- (a) Event organizers who wish to hold a function on VCU property and do not carry the required general liability coverage may be directed to the following website where they can purchase a tenants' and users' liability insurance policy (TULIP) for their planned event: <https://tulip.ajgrms.com>
- (b) "The Commonwealth of Virginia, Virginia Commonwealth University, its directors, officers, employees and agents are additional insureds with respect to (the applicable insurance policy)