

INSURANCE REQUIREMENTS - MATRIX KEY

<p>A. Commercial General Liability (GL): GL insurance coverage is for each occurrence with the aggregate being twice the amount of the GL. A \$2,000,000 limit of liability for Products/Completed Operations coverage as part of the Commercial General Liability policy is required when applicable.</p>
<p>B. Business Automobile Liability (AL): AL insurance is required for contracting parties when they transport College property, employees, or use a vehicle that is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit.</p>
<p>C. Worker Compensation (WC) and Employers Liability (EL): WC limits will be per Florida Statutes. EL limits should be at least \$500,000 to \$1,000,000 per each occupational accident/occupational disease as indicated in the Matrix.</p>
<p>D. Umbrella: A contracting party that is required to have GL, AL, and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000. Some exemptions may apply. See Matrix.</p>
<p>E. Crime: A contracting party that will have access to Personal Identifiable Information (PII) or Personal Health Information (PHI) and/or directly handle or have access to computer systems that administer the College's money, securities or other negotiable instruments, will be required to carry crime coverage.</p>
<p>F. Professional Liability: A type of liability insurance used by professionals and companies to cover losses from litigation, liabilities, and damages occurring due to errors and omissions in the product or service sold. If contracting party can document that their Professional Liability coverage is contained in their GL Policy, a separate Professional Liability Policy is not required.</p>
<p>G. Environmental Pollution Liability: Pollution liability insurance will generally cover bodily injury, property damage, and expenses incurred in investigating, settling, or defending a pollution claim. This coverage will also cover cleanup costs to remove and restore damaged property and will be required for contractors performing these types of services.</p>

INSURANCE REQUIREMENTS MATRIX

BUSINESS/ FINANCE	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Accountant (bookkeeping services)	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$2,000,000	\$2,000,000	N/A	Consultant
Accountant: (accounts receivables)	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$2,000,000	\$2,000,000	N/A	Consultant
Financial Advisor/ Asset Management	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$2,000,000	\$2,000,000	N/A	Consultant
Financial Advisor/ Tax Consultant	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$2,000,000	\$2,000,000	N/A	Consultant
Consultant	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	\$1,000,000	N/A	Consultant
Legal Support	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$2,000,000	\$2,000,000	N/A	Consultant

BUILDING MAINTENANCE & REPAIRS	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Asbestos Abatement	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$4,000,000	Continuing Services
Boiler/Chiller Installation	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Electricians	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services

Minimum Insurance Requirements for Contracts | FSW Risk Management

BUILDING MAINTENANCE & REPAIRS (cont'd)	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Elevator Work	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	N/A	Continuing Services
Roofing	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$5,000,000	N/A	N/A	N/A	Continuing Services
HVAC: (other than boilers)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	N/A	Continuing Services
Exterminators	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	Continuing Services
Painter/Floor Repairs & Replacements	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Landscape Services	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	Continuing Services
Life Safety: (fire pumps, sprinklers, hydrants, backflows etc.)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services

CONSTRUCTION	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Architect, Engineer, Construction Mgmt:(Projects < \$10M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$2,000,000	N/A	Continuing Services
Architect, Engineer, Construction Mgmt: (Projects \$10M-\$20M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$3,000,000	N/A	Continuing Services

Minimum Insurance Requirements for Contracts | FSW Risk Management

CONSTRUCTION (cont'd)	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Architect, Engineer, Construction Mgmt:(Projects \$20M-\$40M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$4,000,000	N/A	Continuing Services
Architect, Engineer, Construction Mgmt: (Projects > \$40M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$4,000,000	N/A	Continuing Services
General Contractors: (interior/exterior)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$3,000,000	N/A	N/A	N/A	Continuing Services
Scaffolding Companies	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$4,000,000	N/A	N/A	N/A	Continuing Services

ENVIRONMENTAL SERVICES	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Debris Removal: (construction debris, appliances, equipment, etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	\$3,000,000	Continuing Services
Electronic waste: (circuit boards, florescent lamps, etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	\$3,000,000	Continuing Services
Solid Waste / Recycling	\$2,000,000		Statutory/\$1,000,000	\$3,000,000	N/A	N/A	\$3,000,000	Continuing Services
Hazardous Material Removal: (lab waste)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$3,000,000	N/A	\$1,000,000	\$3,000,000	Continuing Services

Minimum Insurance Requirements for Contracts | FSW Risk Management

ENVIRONMENTAL SERVICES (cont'd)	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Environmental Site Assessment: Phase I	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$1,000,000	N/A	Continuing Services
Environmental Site Assessment: Phase II	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$1,000,000	N/A	Continuing Services
Environmental Site Assessment: Phase III	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$5,000,000	\$4,000,000	Consultant
Environmental Remediation	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$5,000,000	\$4,000,000	Continuing Services
Environmental Consulting: (IAQ & OSHA surveys, abatement mgmt. etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$1,000,000	N/A	Consultant/Continuing Services

INFORMATIONAL TECHNOLOGY	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Data Analysis	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$1,000,000	N/A	Consultant
Data Administration	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$1,000,000	N/A	Consultant
Other Network / IT Services	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$1,000,000	N/A	Consultant

Minimum Insurance Requirements for Contracts | FSW Risk Management

MARKETING & COMMUNICATIONS	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Advertising Agent: (sales)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Community Organizer	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Lobbyist	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Marketing / Promotional Firm	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Public Relations / Communications	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Translator / Interpreter	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Continuing Services
Training: (onsite)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant/Independent Contractor

HUMAN RESOURCES	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Executive Search Firm	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Temporary Staffing	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Benefit Provider / Administrator	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$1,000,000	N/A	N/A	Consultant
Employee Background Checks	\$1,000,000	N/AN/A	Statutory/\$500,000	\$1,000,000	\$1,000,000	N/A	N/A	Consultant

Minimum Insurance Requirements for Contracts | FSW Risk Management

PRINT RELATED SERVICES	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Designer	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Editor	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Literary Editor: (print, online, or NOC)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Literary Translators	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Media Producer: (audio / visual)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Writer	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant

SHIPPING & RECEIVING	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Suppliers Delivering: (no installing)	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Suppliers Delivering: (installing product)	\$1,000,000	\$1,000,000	Statutory/\$1,00,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Mail / Postal Services	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Continuing Services

Minimum Insurance Requirements for Contracts | FSW Risk Management

ENTERTAINMENT & EVENT SERVICES	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Caterer / Food Truck	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Independent Contractor
Sports Referee	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Independent Contractor
Performing Artist: (individual)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Speaker
Performing Artist: (group)	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Speaker
Photographer / Videographer / Audio Editors	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Speaker
Musical Instrument Services	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Independent Contractor
Cooperative Production Services	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Cooperative Production Services
Running Races (i.e.5k)	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	
Arena Sporting Events	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	
Tradeshow/Non-sporting events	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	

Minimum Insurance Requirements for Contracts | FSW Risk Management

TRANSPORTATION	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Bus: 5-10 passengers per vehicle	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Bus: 11-20 passengers per vehicle	\$1,000,000	\$2,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Bus: Over 20 passengers per vehicle	\$1,000,000	\$3,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	N/A	Continuing Services
Livery/Taxi	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
MISCELLANEOUS	COMMERCIAL GENERAL LIABILITY (A)*	AUTO LIABILITY (B)	WORKERS' COMPENSATION/ EMPLOYERS LIAB (C)	UMBRELLA (D)	CRIME (E)	PROFESSIONAL LIABILITY (F)	ENVIRONMENTAL POLLUTION LIABILITY (G)	CONTRACT TYPE
Speaker / Lecturer /Workshop Facilitator	N/A	N/A	Statutory	N/A	N/A	N/A	N/A	Speaker
Grant Evaluator	N/A	N/A	Statutory	N/A	N/A	N/A	N/A	Speaker
Facilities Use, High Risk: (rides, climbing walls, mechanical bulls, banquets, large groups, etc.)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Facilities Use Agreement
Facilities Use, Low / Mod Risk: (caterers, games Amusements, small workshops/meeting etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Facilities Use Agreement
Movers	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services

Minimum Insurance Requirements for Contracts | FSW Risk Management

Medical Services: (HIV testing, flu shots, blood drawing, etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A		N/A	Continuing Services
--	-------------	-------------	-----------------------	-------------	-----	--	-----	------------------------

*A \$2,000,000 limit of liability for Products/Completed Operations coverage as part of the Commercial General Liability policy is required when applicable.