

Coverage	<u>Low Risk Profile</u>	<u>Medium Risk Profile Requirement Standard Requirement)</u>	<u>High Risk Profile</u>	<u>Specialty</u>	<u>Encroachment</u>	<u>Premises Lease</u>
<b>Commercial General Liability</b>  Products/Completed Operation Explosion, Collapse & Underground (XCU)	\$500,000 Combined Single Limit (CSL) per occurrence for bodily injury and/or property damage  As above n/a	\$1,000,000*  As above If any, limit (T B D)	\$1,000,000*  As above If any, TBD	\$1,000,000*  As Above If any, TBD	\$1,000,000	\$1,000,000
<b>Automobile Liability</b>	\$500,000 CSL per occurrence	\$1,000,000*	\$1,000,000*	\$1,000,000*	n/a	n/a
<b>**Workers' Compensation</b>	Statutory	Statutory	Statutory	Statutory	n/a	Statutory
<b>**Employers Liability</b>	100/500/100	500/500/500*	500/500/500*	500/500/500*	n/a	100/500/100
<b>**Waiver of Subrogation on WC</b>	Required if available	Required if available	Required	Required	n/a	n/a
<b>Umbrella Liability</b>	n/a	\$1,000,000	\$2,000,000+	\$9,000,000+	n/a	n/a
<b>Professional Liability</b> <i>may be required on a risk profile</i> depending on nature of services provided by contract. Coverage required for professional service such as accountant, attorney, architect, design, engineering and most consultants	\$500,000 per occurrence/can be negotiated	\$1,000,000	TBD	TBD	n/a	n/a
<b>Environmental/Pollution Liability</b> required if demolition, use of hazardous materials or environmentally sensitive	n/a	\$1,000,000*	\$1,000,000+*	\$1,000,000+*	n/a	n/a
<b>Fidelity Bond</b> (loss of money or other property due to dishonest acts). Only for Contracts such as Banking, Janitorial, Fund Raising, TPA's and similar	TBD	Amount depends on exposure to loss	TBD	TBD	n/a	n/a
<b>Other Coverage</b> As Required	TBD	TBD	TBD	TBD	n/a	n/a
<b>Bid, Performance &amp; Payment Bonds</b>	TBD	TBD	TBD	TBD	n/a	n/a

\* A combination of Umbrella/Excess and primary limit may be used to provide coverage for the amount shown.

## Service Examples

<p>Desk Top Publishing          Mail Sorting          Word Processing          Copying          Landscaping (minor, no trees, no electrical or excavation)          Microfilm services          Small low risk repair or service jobs (usually those jobs &lt;30 days duration <b>and</b> &lt;\$600)</p>	<p>Appliance Repair          Asbestos Removal (small proj)          Carpentry          Carpet Cleaners          Concrete Work          Drywall Contractor          Excavation (minor)          Fence Installation          Fire Extinguisher Testing          Fork Lift Repair          Electrical Repair          Elevator Maintenance          HVAC          Janitorial          Landscaping (minor excav)          Painting          Paving Contractors          Parks &amp; Rec renovation          Pest Control          Plumbing          Pool Cleaning          Purchase of Goods or Service          Refrigeration          Roofing (1 story small project)          Tree Maintenance          Trade Contractors          Welding (small project)          Wrecker Services</p>	<p>Excavation (large)          Fireworks Displays          Hi Tech equipment instal.          Landscaping (major excavation, large equipment)          Large Construction          Painting above 1 story          Road Contractor          Roofing (large project)          Power Lines          Sewer Contractor          Welding (large project)</p>	<p>Asbestos Removal          Crane Service          Demolition          Environmental Hazard          Heavy Construction          Sensitive Equipment</p>
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**Personal & Professional Service Examples**

Low Risk Exposure	Standard Risk	High Risk Exposure	Specialty
Appraiser Disc Jockey Discussion Leader Proofreader Landscape Design (small project) Title Search Firm	Accountant Advertising Agencies Other Appraisers Architect (small project) Attorney Consultants (most projects) Designer (most projects) EAP Insurance Brokers Instructor (physical activity) Landscape Design (other) Lobbyists Programmers Researcher Temporary Services	Architect (large project) Consultants (large project) Medical Services	Project or contract determined to require higher limits

**Certificates of Insurance should include the following:**

1. The organization name, its officers, officials, agents and employees as an additional insured on all policies.
2. Disclose any self-insured retention (allowed only if pre-approved by Risk Management).
3. Designate the organization name, Attn: Risk Management and Insurance, PO Box 9021, Charlotte, NC 28223, as certificate holder.
4. The organization named shall be notified at least 30 days in advance of cancellation or material change in coverage.
5. Provide a Waiver of Subrogation on Workers' Compensation. If such Waiver is not available from insurer, contact Risk Management. Contract insurance requirements must be met. Receipt of a non-compliant certificate, other documentation of insurance or policies by the organization or any of its representatives does **NOT** constitute a waiver of the vendor/contractor's obligation to fulfill the insurance requirements as required.

It is recognized that a purchase order for the routine procurement of goods may not explicitly state insurance requirements. However, departments should review each acquisition to identify potential risks that may require the imposition of insurance requirements. Failure to request or demand evidence of insurance shall not constitute a waiver of any insurance requirement. Parties not meeting the minimum requirements for insurance coverage may ask for an exception through the user department. A certificate of insurance for the maximum limits of coverage that is carried by the vendor must be submitted to the Risk Manager along with a detailed explanation of services and/or products to be provided by the vendor. The user department should be prepared to answer the following questions when requesting an exception:

1. What activities will take place?
2. Who could be harmed?
3. What property could be damaged and how severely?
4. What is the maximum exposure (worst case scenario) for the activity?
5. What is the maximum likely loss for the activity?
6. Is there a possible pollution exposure?
7. Are crowds or bystanders/passersby likely to be involved?
8. Will inherently dangerous activities be involved?
9. How likely is the organization to be a defendant in the event of a loss?
10. Are other contractors/vendors available to do the work that meet minimum limits?
11. What are the cost of the work (bid, contract or PO price) and the duration of the work?
13. Will food or alcoholic beverages be served?
14. Will any livestock, animals or wildlife be involved in the activity? Please contact Risk Management.

Requests for exceptions will be reviewed by Risk Management. Failure to obtain an exception will place the University at risk for an uninsured exposure.