



INSURANCE GUIDELINES FOR CONTRACTS

The information included in the chart below is intended as a guideline of the insurance requirements for institutions to include when contracting with third parties. The limits shown may not be appropriate for all situations. Members are encouraged to contact EIIA should you have any questions.

COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Third Party Facilities Users (Those renting or using Campus Facilities / Evacuee guest institutions)		
NOTE: Third parties, including wedding parties and family reunions, unable to provide evidence of this insurance may be able to purchase the recommended limits through the EIIA Special Events insurance program - https://online.fdean.com/SpecialEvent/Highlights For a contract template: https://www.eiia.org/assets/memberitem/Facility Use Multi Day 2013 0922.docx or https://www.eiia.org/assets/memberitem/EIIA Facilities Agreement Template (Single Use)2013 0922.docx		
F A C I L I T I E S Commercial General Liability (CGL) -or - Special Events Liability	\$1 Mil Occurrence	Institution endorsed as additional insured If sports /physical activity involved: <ul style="list-style-type: none"> • \$2 Mil / \$3 Mil Aggregate* • No Athletics Exclusion If pool used: <ul style="list-style-type: none"> • \$2 Mil / \$5 Mil Aggregate* • Absolute minimum: \$2 Mil / \$3 Mil Agg* *If special events policy: \$2 Mil/\$2 Mil Aggregate.
Accident Medical	\$25,000 per accident when available - OR - \$10,000 per accident minimum	Only if sports /physical activity involved. Can be waived if third-party can evidence a hard medical insurance waiver for each participant.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	When group includes minors (can be included in CGL).
Liquor Liability	\$2 Mil Occurrence	When liquor is served. Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Any groups with employees on site. Applicable in state where the work is performed.
Medical Professional Liability	\$2 Mil Occurrence	When third party provides Athletic Trainers. Institution endorsed as additional insured. <i>If claims made, include 3 year extended reporting period.</i>
Weddings & Family Reunions		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Greek Organizations Affiliated with the Institution		
Commercial General Liability (CGL)	\$5 Mil Occurrence / \$10 Mil Aggregate	Institution endorsed as additional insured. No alcohol or hazing exclusion. Site specific limits.
Property	Real Property Business Interruption (BI)	If leasing property from Institution. Real Property – value of property, equipments, improvements and betterments. Business Interruption - equal to 12 months net earnings. Waiver of subrogation against institution.
Non-Owned Fine Art (when fine art owner enjoys the greatest benefit from exhibit)		
For a contract template: https://www.eiia.org/assets/memberitem/Contracts for Art and Other Exhibits.pdf		
Property	Value of the artwork displayed	Include while property is in transit.
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Amusement Companies (including inflatables)		
Commercial General Liability (CGL)	\$3 Mil Occurrence / \$5 Mil Aggregate	No participants exclusion. Institution endorsed as additional insured. Site specific limits.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where event takes place.
Entertainers & Performers		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	As required by applicable state law where performance takes place.
Speakers (option to waive the insurance requirements for speakers that earn less than the federal income tax withholding threshold and are not controversial)		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Includes slander.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	As required by applicable state law where performance takes place.
Farmers' Market Vendors		
For Risk management guidelines for hosting a farmers' market: https://www.eiia.org/assets/memberitem/Farmers_Markets.pdf		
For an application and release and waiver for vendors participating in institution sponsored farmers' market template: https://www.eiia.org/assets/memberitem/Farmers_Market_Application_Template.pdf .		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$300,000 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Products Liability	\$1 Mil Occurrence	Institution endorsed as additional insured.
Fireworks (Pyrotechnics) Companies		
For risk management guidelines for these events: https://www.eiia.org/assets/memberitem/Fireworks1.pdf		
Commercial General Liability (CGL)	\$5 Mil Occurrence / \$5 Mil Aggregate	Institution endorsed as additional insured. Site specific limits.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where event takes place.

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	COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
S T U D E N T A C T I V I T I E S	Martial Arts, Zumba, Yoga, and Other Fitness Instructors / Massage Therapists		
	Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.
	Auto Liability	\$100,000 Occurrence / Combined Single Limit	
	Therapeutic Animals - Vendors		
	Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
	Auto Liability	\$500,000 Occurrence / Combined Single Limit	
	Therapeutic Animals - Students		
	Commercial General Liability (CGL)	\$100,000 Occurrence	Institution endorsed as additional insured.
	Third Party Volunteer Organizations Supervising Institution's Students		
	Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. No sexual abuse exclusion.
	Outdoor Adventure Outfitters		
	Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
	Auto Liability	\$2 Mil Occurrence / Combined Single Limit	Required if third party provides transportation. Institution endorsed as additional insured.

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Affiliation Agreements with Foreign Institutions		
Commercial General Liability (CGL)	\$1 Mil Occurrence	
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	
Educators' Legal Liability	\$1 Mil Occurrence	
Chartered Airlines <i>Must notify EIIA prior to signing contract</i>		
Non-owned Aircraft Liability (Chartered)	Greater of \$10 Mil Occurrence – OR – \$1 Mil Occurrence per Passenger Seat	Institution endorsed as additional insured
Bus Companies		
Auto Liability	\$5 Mil Occurrence / Combined Single Limit	Institution endorsed as additional insured.
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability,	Applicable in state where the work is performed.
Collaborative Foreign Travel Programs Operated by Third Parties / Sponsored by Institution		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Recommend increasing by \$1 Mil each country security level. \$4 Mil for security level 4.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	When group includes minors (can be included in CGL).
Non-Owned Auto Liability	\$5 Mil Occurrence / Combined Single Limit	Institution endorsed as additional insured. Applicable in country of travel.
Professional Liability	\$3 Mil Occurrence	Travel Agent professional liability.
Institution Students Participating in 3rd Party Travel Program		
Accident & Health	\$10,000 minimum	Applicable in country where traveling.
Medical Evacuation	\$100,000	
Repatriation	\$100,000	If traveling to foreign countries.
International Students Attending Classes on Institution Campus		
Accident & Health	\$5,000 accident / \$50,000 health	
Medical Evacuation	\$100,000	
Repatriation	\$100,000	
Travel Agents		
Professional Liability	\$3 Mil Occurrence	Travel Agent professional liability.
Chartered Watercraft – Watercraft Exceeding 25 feet in length <i>Must notify EIIA prior to signing contract if the vessel is longer than 50 feet</i>		
Protection and Indemnity	Greater of \$10 Mil Occurrence – OR – \$250,000 Occurrence per Passenger Seat	Institution endorsed as additional insured
Liquor Liability	\$2 Mil Occurrence / \$5 Mil Aggregate	When liquor is served Institution endorsed as additional insured

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Medical Professional Liability in Student Practicum Agreement (at Third-party Facility)		
<i>All practicum, field work, clinical training or internship programs should be formalized with a written contract containing indemnification provisions which include the following:</i>		
<ul style="list-style-type: none"> a. <i>The medical facility assumes all supervision responsibilities for the care of the patient.</i> b. <i>Your institution agrees to indemnify the medical facility only if the student's action is contrary to the medical facility's instruction and the medical facility becomes liable for the actions of the student.</i> 		
Professional Liability	\$5 Mil Occurrence	From the health care facility. <i>If claims made, include 3 year extended reporting period.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Medical Professional Liability in Student Practicum Agreement (at Institution)		
Professional Liability	\$2 Mil Occurrence/ \$3 Mil Aggregate	From the student enrolled at a third-party institution. <i>If claims made, include 3 year extended reporting period.</i>
Medical Services Provided to Institution		
Professional Liability	\$5 Mil Occurrence	Any professional medical provider including counselors. <i>If claims made, include 3 year extended reporting period.</i> If limits are unavailable due to state insurance crisis, contact EIIA.
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Medical - Wellness / Health / Benefit Fairs		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. <i>If distributing any products or food:</i> Products and completed operations.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Professional Liability	\$1 Mil Occurrence	ONLY if professional medical services are provided at the fair (includes massage therapy). If limits are unavailable due to state insurance crisis, contact EIIA.

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Architects and Engineering Consultants		
Architects Professional Liability	\$2 Mil (Major Construction Projects) \$1 Mil (Minor Rehab Projects)	Site specific limits. <i>If claims made, must be continued for 5 years after the completion of the project.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	All Subcontractors must also provide COIs. Applicable in state where the work is performed.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Construction/Renovation/Restoration Projects: Contractors, Subcontractors		
Visit the Risk Management > Contracts > Construction page of the EIIA website for suggested AIA contract revisions. EIIA encourages members to submit blueprints / plans for campus construction or renovation impacting property loss conservation for a FREE review: https://www.eiia.org/assets/memberitem/AON_Construction_Plan_Reviews_11_Dec_2012.pdf		
Commercial General Liability (CGL) -or - Umbrella Liability	<i>Major Projects (require blueprints):</i> \$10 Mil Occurrence <i>Minor Projects: (do not require blueprints):</i> \$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits. Products and completed operations. Explosion, collapse and underground property damage liability. All Subcontractors: <ul style="list-style-type: none"> \$2 Mil Occurrence Contact EIIA for further details.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	All Subcontractors must also provide COIs. Applicable in state where the work is performed.
Auto Liability	<i>Major Projects (require blueprints):</i> \$5 Mil Occurrence <i>Minor Projects: (do not require blueprints):</i> \$1 Mil Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles. All subcontractors must also provide COIs: <ul style="list-style-type: none"> \$1 Mil Occurrence / Combined Single Limit
Environmental / Pollution Liability	\$5 Mil Occurrence	Applies to general contractor. Institution endorsed as additional insured.
Railroad Protective Liability	\$5 Mil Occurrence	If construction is within 100 feet of railroad tracks.
Non-owned Aircraft Liability	\$10 Mil Occurrence	If aircraft is used.
Restoration Companies		
Employee Dishonesty / Crime	\$1 Mil Blanket Bond	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Book Store Providers		
O U T S O U R C E D S E R V I C E S	Commercial General Liability (CGL)	Institution endorsed as additional insured.
	Sexual Misconduct / Abuse Liability	(Can be included in CGL).
	Auto Liability	"Any autos" including owned, leased, non-owned, and hired vehicles.
	Employee Dishonesty / Crime	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
	Products Liability	Institution endorsed as additional insured. Site specific limits.
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease Applicable in state where the work is performed.
	Network Security & Privacy Liability	\$2 Mil Occurrence Include protection for individuals whose records are shared with provider. (Identity theft) Network security liability is required if sales transactions use an institution owned phone switch, backbone, LAN or WAN.
	Third Party Daycare Providers	
	Commercial General Liability (CGL)	Institution endorsed as additional insured. Site specific limits.
	Sexual Misconduct / Abuse Liability	(Can be included in CGL). Site specific limits.
	Auto Liability \$1 Mil Occurrence / Combined Single Limit <i>If provider provides transportation for attendees, the greater of:</i> \$10 Mil Occurrence / Combined Single Limit – OR – \$250,000 Occurrence per Passenger Seat	"Any autos" including owned, leased, non-owned, and hired vehicles.
	Employee Dishonesty / Crime	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability Applicable in state where the work is performed.

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS	
Facilities Management Providers			
O U T S O U R C E D S E R V I C E S	Commercial General Liability (CGL)	Institution endorsed as additional insured. Site specific limits.	
	Sexual Misconduct / Abuse Liability	(Can be included in CGL). Site specific limits.	
	Auto Liability	"Any autos" including owned, leased, non-owned, and hired vehicles.	
	Employee Dishonesty / Crime	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.	
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
	Environmental / Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
	Network Security & Privacy Liability	\$2 Mil Occurrence	Include protection for individuals whose records are shared with provider. (Identity theft)
	Employment Practices Liability	\$1 Mil Occurrence	
	Housekeeping Service Providers		
	Commercial General Liability (CGL)	Institution endorsed as additional insured. Site specific limits.	
	Sexual Misconduct / Abuse Liability	(Can be included in CGL). Site specific limits.	
	Auto Liability	"Any autos" including owned, leased, non-owned, and hired vehicles.	
	Employee Dishonesty / Crime	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.	
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
	Environmental / Pollution Liability	Institution endorsed as additional insured.	
	Network Security & Privacy Liability	Include protection for individuals whose records are shared with provider. (Identity theft)	
	Employment Practices Liability	\$1 Mil Occurrence	

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS	
Delivery Service (non-food) Providers / Copier / Furniture Installers / Fire Protection Services			
O U T S O U R C E S	Commercial General Liability (CGL)	\$1 Mil Occurrence Institution endorsed as additional insured.	
	Products Liability	\$1 Mil Occurrence Institution endorsed as additional insured.	
	Auto Liability	\$1 Mil Occurrence / Combined Single Limit "Any autos" including owned, leased, non-owned, and hired vehicles.	
	Employee Dishonesty / Crime	\$1 Mil Blanket Bond Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.	
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease Applicable in state where the work is performed.	
	<i>if provider has access anywhere on campus</i>		
	Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence (can be included in CGL).	
	Gas Cylinder Delivery Service		
	Environmental / Pollution Liability	\$5 Mil Occurrence Institution endorsed as additional insured.	
	Elevator Service Providers		
S E R V I C E S	Commercial General Liability (CGL) -or- Umbrella Liability	\$5 Mil Occurrence Institution endorsed as additional insured.	
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease Applicable in state where the work is performed.	
	Auto Liability	\$1 Mil Occurrence "Any autos" including owned, leased, non-owned, and hired vehicles.	
	Environmental / Pollution Liability	\$5 Mil Occurrence Institution endorsed as additional insured.	
	Food Caterers (Catered Event with Contract)		
	Commercial General Liability (CGL)	\$2 Mil Occurrence Institution endorsed as additional insured.	
Auto Liability	\$1 Mil Occurrence / Combined Single Limit "Any autos" including owned, leased, non-owned, and hired vehicles.		
Products Liability	\$5,000 per guest \$2 Mil Occurrence Minimum Institution endorsed as additional insured. Site specific limits.		
Liquor Liability	\$2 Mil Occurrence / \$5 Mil Aggregate When liquor is served. Institution endorsed as additional insured.		
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease Applicable in state where the work is performed.		

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS	
Food Providers: Dining Services / Vending Machine Service Companies / Drinking Water Services, etc.			
O U T S O U R C E S	Commercial General Liability (CGL)	Institution endorsed as additional insured.	
	Sexual Misconduct / Abuse Liability	(can be included in CGL).	
	Auto Liability	"Any autos" including owned, leased, non-owned, and hired vehicles.	
	Employee Dishonesty / Crime	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.	
	Products Liability	Institution endorsed as additional insured. Site specific limits.	
	Liquor Liability	When liquor is served. Institution endorsed as additional insured.	
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease Applicable in state where the work is performed.	
	Network Security & Privacy Liability	\$2 Mil Occurrence Include protection for individuals whose records are shared with provider. (Identity theft) Network security liability is required if sales transactions use an institution owned phone switch, backbone, LAN or WAN.	
	Pest Control Services Providers		
		Commercial General Liability (CGL)	Institution endorsed as additional insured.
	Sexual Misconduct / Abuse Liability	(can be included in CGL).	
	Products Liability	Institution endorsed as additional insured. Site specific limits.	
	Auto Liability	"Any autos" including owned, leased, non-owned, and hired vehicles.	
	Employee Dishonesty / Crime	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.	
	Environmental / Pollution Liability	Institution endorsed as additional insured.	
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease Applicable in state where the work is performed.	

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS	
Security Services Providers			
OUTSOURCED SERVICES	Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
	Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	(can be included in CGL).
	Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
	Employee Dishonesty / Crime	\$2 Mil Blanket Bond	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
	Professional Liability	\$10 Mil Occurrence	Institution endorsed as additional insured. Site specific limits. <i>If claims made, include 3 year extended reporting period.</i>
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
	Towing Services		
	Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
	Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
	On-Hook Towing Liability	\$100,000 Occurrence	Known as Garagekeepers Legal Liability in Texas and Virginia.
Garagekeepers Legal Liability	\$250,000 Occurrence	Known as Storage Location in Texas and Virginia.	
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.	
Washing Machine & Dryer Vendors			
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured.	
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence	(can be included in CGL).	
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.	
Employee Dishonesty / Crime	\$1 Mil Blanket Bond	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.	
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.	

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS	
O U T S O U R C E S E R V I C E S	Hazardous Waste Contractors		
	Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
	Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
	Non-Hazardous Waste Contractors (including but not limited to Electronic Waste, Recycled Waste, Industrial Waste, Municipal Waste and Medical Waste).		
	Pollution Liability	\$2 Mil Occurrence	Institution endorsed as additional insured.
	Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.

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INSURANCE GUIDELINES FOR CONTRACTS

The information included in the chart below is intended as a guideline of the insurance requirements for institutions to include when contracting with third parties. The limits shown may not be appropriate for all situations. Members are encouraged to contact EIIA should you have any questions.

COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Accountants, Attorneys, Auditors, Financial Consultants, Investment and Other Consultants		
H R / F I N A N C I A L / S O F T W A R E S E R V I C E S	Professional Liability \$1 Mil Occurrence/ \$2 Mil Aggregate <i>(minimum based on the scope of work, contract size and potential loss)</i>	Professional misconduct or lack of ordinary skill. All state licensed / certified professionals. <i>If claims made, include 3 year extended reporting period.</i>
<i>if project work is performed on campus</i>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Affinity Group Marketing Agreements – Insurance Companies		
Insurance Company Professional Liability	\$5 Mil Occurrence	
Affinity Group Marketing Agreements – Products		
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
ATM Machines		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Sexual Misconduct / Abuse Liability	\$1 Mil Occurrence / \$5 Mil Aggregate	(can be included in CGL).
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty / Crime	\$2 Mil Blanket Bond	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Network Security & Privacy Liability	\$2 Mil Occurrence	Include protection for individuals whose records are shared with provider. (Identity theft) Network security liability is required if sales transactions use an institution owned phone switch, backbone, LAN or WAN.
Background Check Vendors		
Professional Liability	\$2 Mil Occurrence	<i>If claims made, include 3 year extended reporting period.</i>

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Computer / Software Design Consultants		
H R / F I N A N C I A L / S O F T W A R E Professional Liability for IT Technology, including Cyber Risk	\$1 Mil Occurrence/ \$2 Mil Aggregate <i>(minimum based on the scope of work, contract size and potential loss)</i>	Theft, dissemination, and/or use of confidential information. Network security liability arising from unauthorized access to, use of, or tampering with computer systems. Introduction of malware to a third party's system. Include protection for individuals whose records are shared with provider (Identity theft) <i>If claims made, include 3 year extended reporting period.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
<i>if provider has employees on campus</i>		
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
Payroll Processor		
Employee Dishonesty / Crime	\$2 Mil Blanket Bond	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Network Security & Privacy Liability	\$2 Mil Occurrence	Include protection for individuals whose records are shared with provider (Identity theft)
Debt Recovery Services / Tuition Management Systems		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Employee Dishonesty / Crime	\$2 Mil Blanket Bond	Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.
Network Security & Privacy Liability	\$2 Mil Occurrence	Include protection for individuals whose records are shared with provider (Identity theft)
<i>if provider has employees on campus</i>		
Auto Liability	\$1 Mil Occurrence / Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.

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COVERAGES	MINIMUM RECOMMENDED LIMITS FROM THIRD PARTIES	COMMENTS
Investment Property - Commercial Tenants		
H R / F I N A N C I A L / S O F T W A R E S E R V I C E S	Commercial General Liability (CGL)	\$2 Mil Occurrence Institution endorsed as additional insured.
	Property	Real Property Business Interruption (BI) Building – If tenant is responsible for insuring the building, the replacement cost of the building Property – value of real property, equipment, improvements and betterments. Business Interruption - equal to 12 months net earnings. Building – if tenant is responsible for insuring the building, institution named as loss payee. Waiver of subrogation against institution.
	Auto Liability	\$1 Mil Occurrence / Combined Single Limit "Any autos" including owned, leased, non-owned, and hired vehicles.
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability Applicable in state where the work is performed.
Investment Property - Private Residence Tenants		
	Renters/Homeowners	\$300,000 Bodily Injury Private residences. Waiver of subrogation against institution. \$500,000 for institution faculty and staff who host events where liquor is served.
Investment Property – Property Managers		
	Commercial General Liability (CGL)	\$5 Mil Occurrence Institution endorsed as additional insured. Including personal injury and advertising liability.
	Auto Liability	\$2 Mil Occurrence / Combined Single Limit Include owned, leased, non-owned, and hired vehicles.
	Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability Applicable in state where the work is performed.
	Property	Real Property Business Interruption (BI) Building – If manager or tenant is responsible for insuring the building, the replacement cost of the building Real Property – value of real property, equipment, improvements and betterments. Business Interruption - equal to 12 months net earnings. Building – If manager or tenant is responsible for insuring the building, institution named as loss payee. Waiver of subrogation against institution.
	Fidelity Bond or Crime Bond	3 months Collectible Rents Minimum \$250,000 Blanket Bond form. Include theft of property, monies and securities of client, its employees, students, faculty, visitors and guests.

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INSURANCE GUIDELINES FOR CONTRACTS

About This Document

EIIA will continue to review these guidelines and amend the recommendations based on market conditions. It is most likely that liability limit increases will be seen in particular areas and activities, rather than across the board increases. As insurers continue to carve out coverage from the general liability policy and other policies, limits for individual exposures will be added to the list.

As examples of limit changes, in the early 2000s we recommended \$5 million in liability limits for pool-related activities. However, it became very difficult to purchase these high limits and we added an absolute minimum limit and a special event limit. In the early 1990s, no one discussed limits for sexual misconduct coverage since it was included in the general liability limits. Now insurers have carved out that coverage from the general liability policy and we now have a separate limit recommendation for sexual misconduct.

Currently, we are recommending \$2 million in liability limits for any event involving physical activity not just athletics. For example, a charity walk is a physical event that is not in the category of athletics.

Recent Changes

June 2014 – Added guidelines for Payroll Processor, Food Caterers, Facilities Management Providers and Housekeeping Services Providers; added Engineering Consultants to the Architects section, clarified Network Security & Privacy Liability to include identity theft protection.

March 2014 – Added guidelines for Tuition Management Systems.

February 2014 – Added guidelines for Restoration Companies.

January 2014 – Added guidelines for Gas Cylinder Delivery Services.

December 2013 – Different coverages are now recommended when Accountants, Attorneys, Auditors, Financial Consultants, Investment and Other Consultants provide project services on campus versus off campus.

- Amusement Vendors' general liability insurance should not exclude participants.
- Added guidelines for Outdoor Adventure Outfitters.
- Added liquor liability requirement when liquor is served on Chartered Watercraft.
- Added liquor liability for Chartered Watercraft when liquor is served.
- Added guidelines for Elevator Service Providers.

November 2013 – The commercial general liability limit for collaborative Foreign Travel Programs Operated by Third Parties / Sponsored by Institution was changed from \$1 million per occurrence to increasing the limit by \$1 million each FrontierMEDEX country security level. For example, \$4 million for FrontierMEDEX country security level 4 countries.

- Added guidelines for student-owned therapeutic animals.
- Renamed the Travel Program Participants section to Institution Students Participating in 3rd Party Travel Program and renamed the International Student section to International Students Attending Classes on Institution Campus.

This document is presented to EIIA members strictly as a guideline. As individual circumstances may vary, the contents and concepts presented should be reviewed and amended as necessary to properly address your institution's unique exposures. Additionally, it is recommended that the contents and concepts presented be reviewed in the full context of its use with legal counsel prior to implementation.

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