



# INSURANCE GUIDELINES FOR CONTRACTS

As of February 13, 2026

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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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>CONSTRUCTION</b>		
<b>Architects and Engineering Consultants</b>		
Professional Liability	\$2 Mil <i>(Large or Complex Construction Projects)</i> \$1 Mil <i>(Limited Scope or Small Commercial Construction Projects)</i>	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/ \$2 Mil Aggregate	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.
<b>Campus Master Planners</b>		
Professional Liability	\$2 Mil <i>(Large or Complex Construction Projects)</i> \$1 Mil <i>(Limited Scope or Small Commercial Construction Projects)</i>	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/ \$2 Mil Aggregate	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.
<b>Construction - Minor Projects, No Use of Subcontractors: Trade Contractor, Independent Contractor</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured. Site specific limits. Products and completed operations. Explosion, collapse, and underground property damage liability.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$1 Mil per Claim	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.
Contractors' Pollution Legal Liability and Asbestos Legal Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate	If project involves environmental hazards. Institution endorsed as additional insured.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<p><b>Construction/Renovation/Restoration Projects: Contractors, Subcontractors</b></p> <p>In the EIIA website use a global search for "AIA" for suggested AIA contract revisions. To learn more about the A.M. Best ratings discussed in the AIA contract revisions, visit <a href="https://members.eiaa.org/wp-content/uploads/assets/AM_Best_Ratings.pdf">https://members.eiaa.org/wp-content/uploads/assets/AM_Best_Ratings.pdf</a></p> <p>EIIA encourages members to submit blueprints/plans for campus construction or renovation impacting property loss conservation for a FREE review: <a href="https://members.eiaa.org/wp-content/uploads/assets/AON-Construction-Plan-Reviews-1.pdf">https://members.eiaa.org/wp-content/uploads/assets/AON-Construction-Plan-Reviews-1.pdf</a></p>		
Commercial General Liability (CGL) -or - Umbrella Liability	(Large or Complex Construction Projects; includes all crane projects): \$10 Mil Occurrence (Limited Scope or Small Commercial Construction Projects): \$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits. Products and completed operations. (Ohio Institutions – Must require non-standard policies with coverage by endorsement for defective work of subcontractors) Explosion, collapse, and underground property damage liability. Subcontractors: \$3 Mil Occurrence
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	(Large or Complex Construction Projects): \$5 Mil Occurrence/Combined Single Limit (Limited Scope or Small Commercial Construction Projects): \$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles. All subcontractors must also provide COIs. \$1 Mil Occurrence/Combined Single Limit
Professional Liability	\$1 Mil Occurrence/\$2 Mil Aggregate	If Design/Build project
Contractors' Pollution Legal Liability and Asbestos Legal Liability	(Large or Complex Construction Projects): \$5 Mil Occurrence/Combined Single Limit (Limited Scope or Small Commercial Construction Projects): \$1 Mil Occurrence/\$2 Mil Aggregate	If project involves environmental hazards. Institution endorsed as additional insured.
Railroad Protective Liability	\$5 Mil Occurrence	Recommended if construction is within 50 feet of railroad tracks.
Aircraft Liability	If manned aircraft is used: \$10 Mil Occurrence If drones are used: \$1 Mil Occurrence	Recommended if any aircraft is used. Institution endorsed as additional insured.
<b>Asbestos Abatement Companies</b>		
Asbestos Legal Liability	(Large or Complex Projects): \$5 Mil Occurrence/Combined Single Limit (Limited Scope Projects): \$1 Mil Occurrence/\$2 Mil Aggregate	Institution endorsed as additional insured.
<b>Restoration Companies</b>		
Employee Dishonesty/Crime	\$1 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
<b>UST Removal Companies</b>		
Commercial General Liability (CGL) -or - Umbrella Liability	\$10 Mil Occurrence	Institution endorsed as additional insured. Site specific limits. Products and completed operations. Explosion, collapse, and underground property damage liability.
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.
Professional/Contractors' Pollution Legal Liability	\$10 Mil Occurrence/ \$10 Mil Aggregate	If project involves environmental hazards. Institution endorsed as additional insured.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>FACILITIES USE – ON CAMPUS</b>		
<b>Facilities Users (Those renting or using Campus Facilities/Evacuee guest institutions)</b>		
NOTE: Facilities users, 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 - <a href="https://online.fdean.com/SpecialEvent/Highlights">https://online.fdean.com/SpecialEvent/Highlights</a>		
For events with minors participating such as multi-day sports camps, you may be able to purchase the recommended Sexual Abuse Liability Limits through K & K insurance – <a href="https://www.kandkinsurance.com/Pages/Home.aspx">https://www.kandkinsurance.com/Pages/Home.aspx</a>		
For a contract template: <a href="https://www.eiia.org/assets/memberitem/EIIA-Facilities-Agreement-Template-Single-Use.docx">https://www.eiia.org/assets/memberitem/EIIA-Facilities-Agreement-Template-Single-Use.docx</a> or <a href="https://www.eiia.org/assets/memberitem/Facility-Use-Multi-Day.docx">https://www.eiia.org/assets/memberitem/Facility-Use-Multi-Day.docx</a>		
<b>If Food Caterers are hired by facilities users - see Outsourced Services – Food Caterers</b>		
<b>If Photographers &amp; Videographers are hired by facilities users - see Outsourced Services – Photographers &amp; Videographers</b>		
Commercial General Liability (CGL) -or - Special Events Liability	\$1 Mil Occurrence	Institution endorsed as additional insured. If alcohol is served include Host Liquor Liability. If using institution golf cart or similar vehicle: \$3 Mil/\$3 Mil Aggregate If sports /physical activity involved: \$2 Mil/\$3 Mil Aggregate* No Athletics Exclusion If pool used: \$3 Mil/\$3 Mil Aggregate* *If special events policy: \$2 Mil/\$2 Mil Aggregate.
Accident & Health	\$25,000 per accident when available - OR - \$10,000 per accident minimum	Recommended if sports /physical activity involved. Waived if facilities user can evidence a hard-medical insurance waiver for each participant.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate <i>If event specific policy:</i> \$1 Mil Occurrence	Recommended if group includes minors. (If included in CGL, must be specifically stated on certificate of insurance.)
Liquor Liability	\$2 Mil Occurrence	Recommended if alcohol is sold. 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	Recommended if facilities user provides Medical Services or Athletic Trainers. <i>If claims made, include 3-year extended reporting period.</i>
<b>if the use is high profile or controversial</b>		
Active Shooter	\$3-\$5 Mil Occurrence	Includes deadly weapon attack including bomb. Institution endorsed as an additional insured

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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Coverages	Minimum Recommended Limits	Comments
<b>Film Makers</b>		
For a contract template: <a href="https://members.eiia.org/resource/photography-and-video-recording-on-campus/">https://members.eiia.org/resource/photography-and-video-recording-on-campus/</a>		
Commercial General Liability (CGL)	\$3 Mil Occurrence/\$5 Mil Aggregate	Institution endorsed as additional insured.
Auto Liability	\$2 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. If filmed on water: Maritime Coverage (Jones Act) and U.S. Longshoremen & Harbor Workers.
Volunteer Accident	\$50,000 Per Volunteer/\$500,000 Aggregate	Primary accident medical insurance.
Aircraft Liability	If manned aircraft is used: \$10 Mil Occurrence If drones are used: \$1 Mil Occurrence	Institution endorsed as additional insured.
Filmmaker's Errors & Omissions/Media Liability	\$2 Mil Occurrence	Protection from claims involving invasion of privacy, libel, or slander. Especially important for documentary makers.
<b>Non-Owned Fine Art (when fine art owner enjoys the greatest benefit from exhibit)</b>		
For a contract template: <a href="https://members.eiia.org/wp-content/uploads/assets/Exhibition-Agreement.doc">https://members.eiia.org/wp-content/uploads/assets/Exhibition-Agreement.doc</a>		
Property	Value of the artwork displayed	Include while property is in transit.
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
<b>Weddings &amp; Family Reunions</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. If alcohol is served include Host Liquor Liability

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Coverages	Minimum Recommended Limits	Comments
<b>LEASED PROPERTIES</b>		
<b>Investment Property - Commercial Tenants</b>		
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.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate <i>If event specific policy:</i> \$1 Mil Occurrence	Recommended if tenant's business involves minors, e.g., daycare. (If included in CGL, must be specifically stated on certificate of insurance.)
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.
<b>If institution provides an IT node to lessee, there should be a separate ISP agreement</b>		
Network Security & Privacy Liability	\$1 Mil per IT occurrence/aggregate	Includes disruption of service and the institution's equipment infrastructure
<b>Investment Property - Private Residence Tenants</b>		
Renters/Homeowners	\$300,000 Bodily Injury	Private residences. Waiver of subrogation against institution. \$500,000 for institution faculty and staff who host events where alcohol is served.
<b>Leases – Rooftop or site lease (radio or cellular equipment on buildings)</b>		
Commercial General Liability (CGL) -or - Umbrella Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate	Institution endorsed as additional insured. Products and completed operations. All subcontractors subject to same recommendations
Workers' Compensation	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed. All subcontractors subject to same recommendations
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles. All subcontractors subject to same recommendations
<b>Storage Facilities &amp; Deliveries on Campus (Amazon Lockers, excluding USPS, FedEx, and UPS)</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institutions must be endorsed as additional insured
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	Applies to any autos: owned, leased, non-owned, and hired vehicles
Employee Dishonesty/Crime	\$1 Mil per Claim	Includes theft of property, monies, and securities of client, employees, students, faculty, visitors, and guests.
Workers' Compensation & Employers Liability	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Must be applicable in the state where the work is performed

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Coverages	Minimum Recommended Limits	Comments
<b>FINANCIAL SERVICES</b>		
<b>Accountants, Attorneys, Auditors, Financial Consultants, Investment and Other Consultants</b>		
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>
<b>if project work is performed on campus</b>		
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.
<b>Affinity Group Marketing Agreements – Insurance Companies</b>		
Insurance Company Professional Liability	\$5 Mil Occurrence	
<b>Appraisers – Fine Art, Real Estate</b>		
Appraisers Professional Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate <i>(minimum based on the scope of work, contract size and potential error/loss)</i>	Errors and Omissions All state licensed/certified professionals <i>If claims made, include 3-year extended reporting period.</i>
<b>ATM Machines</b>		
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.
Employee Dishonesty/Crime	\$2 Mil per Claim	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	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's transactions use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>Debt Recovery Services/Tuition Management Systems/Loan Service Agreement</b>		
Professional Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate	<i>If claims made, include 3-year extended reporting period.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Include contractual Liability.
Employee Dishonesty/Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Include protection for individuals whose records are shared with provider (Identity theft)
<b><i>if provider has employees on campus</i></b>		
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.
<b><i>if project work is performed on campus</i></b>		
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.
<b>Hotel Managers</b>		
Commercial General Liability (CGL)	\$10 Mil Occurrence \$1 Mil Advertising Liability	Institution endorsed as additional insured. Site specific limits. Can combine with an umbrella policy to achieve limits
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Liquor Liability	\$2 Mil Occurrence/\$5 Mil Aggregate	Recommended if alcohol is served or sold. Institution is endorsed as additional insured.
Employee Dishonesty/Crime	\$500,000 Mil per Claim \$50,000 Money on premises/messenger \$100,000 Innkeepers Legal Liability	Blanket form. Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Employment Practices Liability	\$1 Mil Occurrence	
Environmental/Pollution Liability	\$2 Mil Occurrence	Institution endorsed as additional insured.
Hospitality Services Errors and Omissions	\$2 Mil Occurrence	
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Companies, between \$250 Mil and \$1 Bil in revenue)	Recommended if provider's computer and printing systems use an institution owned phone switch, backbone, LAN, or WAN.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.

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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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>Investment Property – Property Managers</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured. Including personal injury and advertising liability.
Auto Liability	\$1 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.
Employee Dishonesty/Crime	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.
<b>Payroll Processors</b>		
Employee Dishonesty/Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Include protection for individuals whose records are shared with provider. (Identity theft)
<b>Product Licensing Agents</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured. Products and completed operations. All subcontractors subject to same recommendations
Professional Liability	\$1 Mil Occurrence/ \$2 Mil Aggregate	Including copyright, trademark, or other intellectual property claims <i>If claims made, include 3-year extended reporting period.</i>
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/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>INFORMATION TECHNOLOGY SERVICES</b>		
<b>IT Consultants – Not IT Security</b>		
<b>Assumes: Consultant has no user accounts or credentials</b>		
Technology Errors and Omissions	\$5 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$10 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$25 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Protection from negligent acts in rendering or failing to render IT services. <i>If claims made, include 3-year extended reporting period.</i>
<b>IT Security Vendors</b>		
Technology Errors and Omissions, including Cyber Risk	Recommended if providing <b>security software</b> \$5 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$10 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$15 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)  Recommended if providing <b>managed services</b> \$25 Mil per occurrence/aggregate	Protection from negligent acts in rendering or failing to render IT services, violation of software copyright. If vendor provides services which provide direct access to systems or holds sensitive information include cyber risk. <i>If claims made, include 3-year extended reporting period.</i>
<b>if provider has employees on campus</b>		
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.
<b>Software &amp; Hardware Vendors</b>		
Technology Errors and Omissions, including Cyber Risk	\$5 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$10 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$25 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Protection from negligent acts in rendering or failing to render IT services, violation of software copyright. If vendor provides services which provide direct access to systems or holds sensitive information include cyber risk. <i>If claims made, include 3-year extended reporting period.</i>
<b>if provider has employees on campus</b>		
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.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>Website Designers</b>		
Website Designers and Developers Professional Liability	\$2 Mil per occurrence/aggregate (Startup Companies) \$5 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$10 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$20 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue) The amount should be commensurate with the type of loss the institution might suffer in the event of a claim.	Protection from claims involving creative differences, copyright infringement, intellectual property infringement, privacy infringement, advertising and content offenses, and defamation. The amount should be commensurate with the type of loss the institution might suffer in the event of a claim. <i>If claims made, include 3-year extended reporting period.</i>
<b>Website Hosts (Cloud/SaaS/Application Service Providers/Application Developers)</b>		
Professional Liability for IT Technology, including Cyber Risk	\$2 Mil per occurrence/aggregate (Startup Companies) \$10 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$20 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$25 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue) The amount should be commensurate with the type of loss the institution might suffer in the event of a claim.	Protection from negligent acts in rendering or failing to render IT services, violation of software copyright. If vendor provides services which provide direct access to systems or holds sensitive information include cyber risk. The amount should be commensurate with the type of loss the institution might suffer in the event of a claim. <i>If claims made, include 3-year extended reporting period.</i>

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Coverages	Minimum Recommended Limits	Comments
<b>MEDICAL</b>		
<b>Ambulance Services</b>		
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.
Professional Liability	\$5 Mil Occurrence	<i>If claims made, include 3-year extended reporting period.</i>
<b>Contact Tracing Service Providers</b>		
Professional Liability	\$2 Mil Occurrence	Including data breach. <i>If claims made, include 3-year extended reporting period.</i>
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
<b>if provider has employees on campus</b>		
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.
<b>Equine Medical Professionals (veterinary, dental, masseuse, etc.)</b>		
Professional Liability	\$1 Mil Occurrence	<i>If claims made, include 3-year extended reporting period.</i>
<b>if provider has employees on campus</b>		
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.
<b>Medical Products (prescription medicines, vaccines, medical tests, etc.)</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Products Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured.
Professional Liability	\$5 Mil Occurrence	<i>Required if provider administers or analyzes tests. Including data breach. If claims made, include 3-year extended reporting period.</i>
<b>Medical Professional Liability in Student Practicum Agreements</b>		
<p>From a risk management perspective, a formal agreement needs to be executed with the practicum site which includes the following:</p> <ul style="list-style-type: none"> <li>The medical facility assumes all supervision responsibilities for the care of its patients.</li> <li>If there is an indemnification clause, your institution should only agree to indemnify the medical facility for your institution's or student's negligence if the medical facility becomes liable for the actions of the institution or student, except when the student is acting as directed by the medical facility.</li> </ul>		
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.

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Coverages	Minimum Recommended Limits	Comments
<b>Medical Professional Liability in Student Practicum Agreements at your Institution</b>		
Professional Liability	\$1 Mil Occurrence/ \$3 Mil Aggregate	From the student enrolled at another institution. <i>If claims made, include 3-year extended reporting period.</i>
<b>Medical Services Provided to Institution</b>		
Professional Liability	\$5 Mil Occurrence - OR - Participation in State Patient Compensation Fund State Statute Limit per Occurrence/Aggregate - 3 Times the Occurrence Limit (legal defense coverage outside the limits)	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.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems or sales transactions use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
<b>Medical - Wellness/Health/Benefit Fairs/Massage Therapists/Blood Drives</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured. If distributing any products or food: 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	Recommended if professional medical services are provided (includes massage therapy). If limits are unavailable due to state insurance crisis, contact EIIA.

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Coverages	Minimum Recommended Limits	Comments
<b>OUTSOURCED SERVICES (not including Financial, IT, or Medical)</b>		
<b>Affinity Group Marketing Agreements – Products</b>		
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
<b>Background Check Vendors</b>		
Professional Liability	\$2 Mil Occurrence	<i>If claims made, include 3-year extended reporting period.</i>
<b>Bunk Bed – Providers and Installers</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Products Liability	\$2 Mil Occurrence	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 \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Bookstore Operators</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Products Liability	\$5 Mil Occurrence	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	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems or sales transactions use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
Property	Contents at Replacement Cost	All risk coverage for inventory owned by vendor. Preferred – Contract with vendor includes a waiver of subrogation.

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Coverages	Minimum Recommended Limits	Comments
<b>Daycare Providers</b>		
Commercial General Liability (CGL)	\$3 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Abuse Liability	\$3 Mil Occurrence/\$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance. Site specific limits.
Auto Liability	<i>Private passenger vehicle parking on campus:</i> \$1 Mil Occurrence/Combined Single Limit <i>If providing transportation for attendees, the greater of:</i> \$5 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	\$2 Mil per Claim	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.
<b>Delivery Services (non-food)/Copier Services/Furniture Installers/Moving Companies</b>		
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 per Claim	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.
<b><i>if provider has access anywhere on campus</i></b>		
Sexual Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance. Can be waived if contract requires background checks on employees.
<b>Elevator Service Providers</b>		
Commercial General Liability (CGL) -or - Umbrella Liability	\$5 Mil Occurrence	Institution endorsed as additional insured. Products and completed operations. (Ohio Institutions – Must require non-standard policies with coverage by endorsement for defective work of subcontractors)
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/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Environmental/Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.

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Coverages	Minimum Recommended Limits	Comments
<b>Emergency Alert Companies</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
<b>Facilities (Physical Plant) Management Providers</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance. Site specific limits.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Environmental/Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer and printing systems use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
Employment Practices Liability	\$1 Mil Occurrence	
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
<b>Fire Protection (Alarm) Services</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured.
Sexual Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance. Can be waived if contract requires background checks on employees.
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 per Claim	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	Comments
<b>Fleet Vehicle Maintenance / Auto Repair Shops</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	
Garage Liability	\$1 Mil Occurrence	Mechanic should be <ul style="list-style-type: none"> <li>• ASE certified</li> <li>• Meet local and state license requirements</li> </ul>
Garagekeepers Liability	\$250,000 Occurrence	
<b>Food Caterers (including those hired by facility users or by the Institution)</b>		
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 alcohol is served or sold. 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.
<b>Food Providers: Coffee Shop Operators</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.
Products Liability	\$2 Mil Occurrence Minimum	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 \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Property	Contents at Replacement Cost	All risk coverage for inventory owned by vendor. Preferred – Contract with vendor includes a waiver of subrogation.
Network Security & Privacy Liability	\$1 Mil per occurrence/aggregate	Recommended if provider's computer or printing systems or sales transactions use an institution owned phone switch, backbone, LAN, or WAN: Include protection for individuals whose records are shared with provider. (Identity theft)
Employee Dishonesty/Crime	\$50,000 Mil per Claim	For vendors using an institution payment system e.g., meal swipes, flex dollars, department charges, etc.: Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.

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Coverages	Minimum Recommended Limits	Comments
<b>Food Providers: Dining Services/Chain Food Restaurants (e.g. Subway, Pizza Hut)</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$2 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Liquor Liability	\$2 Mil Occurrence/\$5 Mil Aggregate	Recommended if alcohol is served or sold. Institution endorsed as additional insured.
Employment Practices Liability	\$1 Mil Occurrence	Dining services vendors who may employ students.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Environmental/Pollution Liability	\$2 Mil Occurrence	Institution endorsed as additional insured.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems or sales transactions use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
Property	Contents at Replacement Cost	All risk coverage for inventory owned by vendor. Preferred – Contract with vendor includes a waiver of subrogation.
<b>Food Providers: Vending Machine Services/Drinking Water Services, etc.</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate	If vendor has access to residence halls. If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$1 Mil per Claim	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	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems or sales transactions use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)

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Coverages	Minimum Recommended Limits	Comments
<b>Food Trucks</b>		
Commercial General Liability (CGL)	\$2 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.
Products Liability	\$2 Mil Occurrence Minimum	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.
<b>Freelance Writers</b>		
Professional Liability	\$1 Mil Occurrence	Protection from claims involving creative differences, copyright infringement, intellectual property infringement, privacy infringement, advertising and content offenses, and defamation. <i>If claims made, include 3-year extended reporting period.</i>
<b>Fuel and Gas Cylinder Delivery Service</b>		
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.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability \$1 Mil Occupational Disease	Applicable in state where the work is performed.
Environmental/Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
<b>Groundskeeping Services</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Products Liability	\$2 Mil Occurrence Minimum	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.
Environmental/Pollution Liability	\$2 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.
<b>Helmet Refurbishers</b>		
Products Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
<b>Hotel Properties as Alternative Residence Halls</b>		
Commercial General Liability (CGL) -or- Umbrella Liability	\$10 Mil Occurrence	Institution endorsed as additional insured. <ul style="list-style-type: none"> <li>• Should have automated fire sprinkler protection</li> <li>• Inspect for slip and fall hazards</li> <li>• Outside should be well illuminated</li> <li>• Review security in the area</li> </ul>

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Coverages	Minimum Recommended Limits	Comments
<b>Housekeeping Service Providers</b>		
Commercial General Liability (CGL)	\$4 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance. Site specific limits.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$2 Mil per Claim	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.
Employment Practices Liability	\$1 Mil Occurrence	
Environmental/Pollution Liability	\$5 Mil Occurrence	Institution endorsed as additional insured.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate (Small Companies, under \$250 Mil in revenue) \$5 Mil per occurrence/aggregate (Mid-Size Companies, between \$250 Mil and \$1 Bil in revenue) \$10 Mil per occurrence/aggregate (Large Companies, over \$1 Bil in revenue)	Recommended if provider's computer or printing systems use an institution owned phone switch, backbone, LAN, or WAN. Include protection for individuals whose records are shared with provider. (Identity theft)
<b>Interpreters (including sign language)</b>		
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.
Professional Liability	\$5 Mil Occurrence	<i>If claims made, include 3-year extended reporting period.</i>
<b>Landscapers/Arborists/Tree Maintenance</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Sexual Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance.
Professional Liability	\$1 Mil Occurrence	All state licensed/certified professionals. Errors and omissions (E&O) Landscapers and Arborists.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$1 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Environmental/Pollution Liability	\$2 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.
Aircraft Liability	\$1 Mil Occurrence	Recommended if drones are used. Institution endorsed as additional insured.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>Lighting and Sound and Other Stage Equipment Installers</b>		
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.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Pest Control Services Providers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Sexual Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance.
Products Liability	\$5 Mil Occurrence	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.
Employee Dishonesty/Crime	\$1 Mil per Claim	Include theft of property, monies and securities of client, its employees, students, faculty, visitors, and guests.
Environmental/Pollution 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.
<b>Photographers &amp; Videographers (including those hired by facility users or by the Institution)</b> For a contract template: <a href="https://www.eiaa.org/assets/memberitem/WHITE-PAPER-Third-Party-Photography-and-Video-Recording-On-Campus.docx">https://www.eiaa.org/assets/memberitem/WHITE-PAPER-Third-Party-Photography-and-Video-Recording-On-Campus.docx</a>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person/\$300,000 Occurrence	"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.
Aircraft Liability	\$1 Mil Occurrence	Recommended if drones are used. Institution endorsed as additional insured.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>Security Services Providers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Site specific limits.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$2 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$2 Mil per Claim	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. Endorsed to include excessive use of force. Endorsed to include corporal punishment. <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.
<b>Snow Removal Services</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Environmental/Pollution Liability	\$2 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$2 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles. No snowplow exclusion
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Student Recruiting Companies</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Marketing Errors and Omissions	\$1 Mil Occurrence	
<b>Title IX Investigator, Hearing Officer</b>		
<b><i>From a risk management perspective, a formal agreement needs to be executed with the investigator/hearing officer which has an indemnification clause, including defense costs, in favor of your institution for third-party claims arising solely from the negligence of the investigator/hearing officer.</i></b>		
Professional Liability	\$1 Mil Occurrence \$2 Mil Aggregate (individual) \$3 Mil Aggregate (law firm or another institution)	<i>If claims made, include 3-year extended reporting period.</i>
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.
Network Security & Privacy Liability	\$3 Mil per occurrence/aggregate	Recommended if individuals' records are shared with provider. (Identity theft)

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Coverages	Minimum Recommended Limits	Comments
<b>Towing Services Providers</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$2 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.
<b>Washing Machine &amp; Dryer Vendors</b>		
Commercial General Liability (CGL)	\$5 Mil Occurrence	Institution endorsed as additional insured.
Sexual Abuse Liability	\$1 Mil Occurrence	If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Employee Dishonesty/Crime	\$2 Mil per Claim	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.
<b>Waste Contractors - Hazardous</b> (including but not limited to Electronic Waste, Recycled Waste, Industrial Waste, Municipal Waste and Medical Waste).		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
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.
<b>Waste Contractors - Non-Hazardous</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
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.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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Coverages	Minimum Recommended Limits	Comments
<b>STUDENT ACTIVITIES &amp; COMMUNITY EVENTS</b>		
<b>Amusement Companies (including inflatables)</b>		
Commercial General Liability (CGL)	\$3 Mil Occurrence/\$5 Mil Aggregate	No participant's exclusion. Institution endorsed as additional insured. Site specific limits.
Auto Liability	\$2 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.
<b>Animals – Equine</b>		
Equine Personal Liability	\$1 Mil Occurrence	Institution endorsed as additional insured.
Equine Medical	Min \$5,000	Major medical and surgery
Mortality Insurance	Value of the horse	Optional
Tack Insurance	Value of the tack	Optional
<b>Animals - Pets – Not ADA or Emotional Support Animals</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
<b>Animals - Therapeutic Animals - Vendors</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person/\$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
<b>Candidate Debates</b>		
<p><i>WARNING: Institution cyber defenses should be prepared as hosting a candidate debate increases the chances of a cyber attack.</i></p> <p><i>These guidelines are for media sponsors and suggested for groups such as the League of Women Voters.</i></p>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	<i>Private passenger vehicle parking on campus:</i> \$100,000 per Person/\$300,000 Occurrence <i>Bus parking on campus:</i> \$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 performance takes place.
Aircraft Liability	\$1 Mil Occurrence	Recommended if drones are used. Institution endorsed as additional insured.
Active Shooter / Deadly Weapon Attack	\$5 Mil Occurrence	Suggested for presidential debates
<b>Entertainers &amp; Performers</b>		
<p>For a contract template: <a href="https://members.eiia.org/wp-content/uploads/assets/Template-for-Campus-Entertainment-Agreements.docx">https://members.eiia.org/wp-content/uploads/assets/Template-for-Campus-Entertainment-Agreements.docx</a></p>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	<i>Private passenger vehicle parking on campus:</i> \$100,000 per Person/\$300,000 Occurrence <i>Bus parking on campus:</i> \$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 performance takes place.

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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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>Farmers' Market Vendors</b>		
For risk management guidelines for hosting a farmers' market and an application and release and waiver for vendors participating in institution sponsored farmers' market template: <a href="https://members.eiia.org/wp-content/uploads/assets/Farmers-Markets-Best-Practices.docx">https://members.eiia.org/wp-content/uploads/assets/Farmers-Markets-Best-Practices.docx</a>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person/\$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
Products Liability	\$1 Mil Occurrence	Institution endorsed as additional insured.
<b>Fireworks (Pyrotechnics) Companies</b>		
For risk management guidelines for these events: <a href="https://members.eiia.org/wp-content/uploads/Fireworks1.pdf">https://members.eiia.org/wp-content/uploads/Fireworks1.pdf</a>		
Commercial General Liability (CGL)	\$5 Mil Occurrence/\$5 Mil Aggregate	Institution endorsed as additional insured. Site specific limits.
Auto Liability	\$2 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.
<b>Greek Organizations Affiliated with the Institution</b>		
Commercial General Liability (CGL)	<i>Recommended guideline:</i> \$5 Mil Occurrence/\$10 Mil Aggregate <i>Minimum guideline:</i> \$1 Mil Occurrence/\$2 Mil Aggregate	Institution endorsed as additional insured. No alcohol, hazing, or sexual assault exclusion. Site specific limits.
Property	Real Property Business Interruption (BI)	Recommended if leasing property from Institution: Real Property – value of property, equipment, improvements, and betterments. Business Interruption - equal to 12 months' loss of rent. Waiver of subrogation against institution.
<b>Martial Arts, Zumba, Yoga, and Other Fitness Instructors</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.
Auto Liability	\$100,000 per Person/\$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
Professional Liability	\$1 Mil Occurrence	Instructors should be certified/registered. Licensed where required.
<b>Outdoor Adventure Outfitters</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Auto Liability	\$5 Mil Occurrence/Combined Single Limit	Recommended if outfitter provides transportation. Institution endorsed as additional insured.
Protection and Indemnity	Greater of \$1 Mil Occurrence - OR - \$100,000 Occurrence per Passenger Seat	Recommended if outfitter provides/uses watercraft (canoes, kayaks, etc.). If included in CGL: Must be specifically stated on certificate of insurance. Institution endorsed as additional insured.

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Coverages	Minimum Recommended Limits	Comments
<b>Running Event Organizer</b> For risk management guidelines for these events: <a href="https://www.eiia.org/assets/memberitem/Running-Events.pdf">https://www.eiia.org/assets/memberitem/Running-Events.pdf</a> For the Sporting Events Participants Waiver Template: <a href="https://members.eiia.org/wp-content/uploads/assets/WAIVER-Sporting-Events-Participants.docx">https://members.eiia.org/wp-content/uploads/assets/WAIVER-Sporting-Events-Participants.docx</a>		
Commercial General Liability (CGL)	\$1 Mil Occurrence/\$5 Mil Aggregate <i>If route includes public roads:</i> \$2 Mil Occurrence/\$5 Mil Aggregate	Institution endorsed as additional insured.
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles.
Accident & Health	\$25,000 per participant	
Employee Dishonesty/Crime	Amount of bond equivalent to expected proceeds	Organizer should be PCI compliant for credit card transactions
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where event takes place.
<b>Scuba Instruction</b>		
Commercial General Liability (CGL)	\$2 Mil Occurrence	Institution endorsed as additional insured.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate <i>If event specific policy:</i> \$1 Mil Occurrence	Recommended if group includes minors. If included in CGL, must be specifically stated on certificate of insurance.
Auto Liability	<i>Private passenger vehicle parking on campus:</i> \$100,000 per Person/\$300,000 Occurrence <i>If transporting students:</i> \$5 Mil Occurrence/Combined Single Limit	Institution endorsed as additional insured.
Dive Accident Insurance	\$100,000 per accident per participant minimum	Waived if participant evidences personal medical insurance with no scuba exclusion or scuba exclusion that is greater the depth of the planned dive.
Protection and Indemnity	Greater of \$1 Mil Occurrence - OR - \$100,000 Occurrence per Passenger Seat	Recommended if instructor/dive school uses watercraft of any kind for instruction on a body of water. If included in CGL, must be specifically stated on certificate of insurance. Institution endorsed as additional insured.
<b>Speakers</b> (Option to waive the insurance requirements for speakers that earn less than the federal income tax withholding threshold and are not controversial) (NOTE: see Candidate Debates for candidate debates)		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Includes slander.
Auto Liability	\$100,000 per Person/\$300,000 Occurrence	"Any autos" including owned, leased, non-owned, and hired vehicles.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where performance takes place.

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

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Coverages	Minimum Recommended Limits	Comments
<b>Student Teaching Practicums</b>		
<i>We recommend that you request coverage, but do not consider it a deal breaker if not provided.</i>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured.
Sexual Abuse Liability	\$1 Mil Occurrence/\$5 Mil Aggregate	If included in CGL, must be specifically stated on certificate of insurance.
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.
School Board Legal Liability	\$1 Mil Occurrence	
<b>Third-Party Booths (not Wellness/Health/Benefit Fairs)</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. If distributing any products or food: 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.
<b>Volunteer Organizations Supervising Institution's Students</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. No sexual abuse exclusion.

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Coverages	Minimum Recommended Limits	Comments										
<b>TRAVEL</b>												
<b>Chartered Airlines</b>												
<b>Must notify EIIA prior to signing contract AND institution endorsed as additional insured</b>												
Aircraft Liability (Chartered)	\$15 Mil Occurrence (Institution policy limit is reduced if Primary (Charter) Limits are less)	REQUIRED: Institution endorsed as additional insured. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Primary (Charter) Liability Limit</th> <th>Institution Policy Limit</th> </tr> </thead> <tbody> <tr> <td>\$1 million or passenger sub-limit</td> <td>\$1 million</td> </tr> <tr> <td>\$2 million and &lt; \$5 million</td> <td>\$5 million</td> </tr> <tr> <td>\$5 million and &lt; \$10 million</td> <td>\$10 million</td> </tr> <tr> <td>\$10 million and &lt; \$15 million</td> <td>\$15 million</td> </tr> </tbody> </table>	Primary (Charter) Liability Limit	Institution Policy Limit	\$1 million or passenger sub-limit	\$1 million	\$2 million and < \$5 million	\$5 million	\$5 million and < \$10 million	\$10 million	\$10 million and < \$15 million	\$15 million
Primary (Charter) Liability Limit	Institution Policy Limit											
\$1 million or passenger sub-limit	\$1 million											
\$2 million and < \$5 million	\$5 million											
\$5 million and < \$10 million	\$10 million											
\$10 million and < \$15 million	\$15 million											
<b>Chartered Bus (including Shuttle Bus) Companies</b>												
Auto Liability	\$5 Mil Occurrence/Combined Single Limit	Institution endorsed as additional insured.										
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.										
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.										
<b>Chartered Watercraft</b>												
<b>Must notify EIIA prior to signing contract if the charter is over 7 days.</b>												
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	Recommended if alcohol is served or sold: Institution is endorsed as additional insured.										
<b>Driving Service Company Driving Institution Vehicles</b>												
<p>From a risk management perspective, the driver should meet or exceed all of the requirements for an authorized institution driver including:</p> <ul style="list-style-type: none"> <li>• Sexual Misconduct/Harassment training</li> <li>• Criminal background check</li> <li>• Driving record check</li> <li>• Defensive driver training</li> </ul>												
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured. <i>Risk Management tip: Driver should have:</i> Sexual Misconduct/Harassment training Criminal background check Driving record check Defensive driver training										
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.										

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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. For more information, contact your EIIA Risk Management Director.

Coverages	Minimum Recommended Limits	Comments
<b>International Educational Program Operated by Another U.S. Institution/Sponsored by Institution; and International Institution Affiliation Agreements</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Recommend increasing by \$1 Mil each country risk rating level <sup>1</sup> , e.g., \$3 Mil for a Level 3 rating as determined by the US Department of State.
Auto Liability	<i>If transporting students:</i> \$5 Mil Occurrence/Combined Single Limit	"Any autos" including owned, leased, non-owned, and hired vehicles. Applicable in country of travel. Institution endorsed as additional insured for non-owned and hired vehicle use.
Educator's Legal Liability	\$1 Mil Occurrence	
Non-Owned Aircraft Liability	Greater of \$10 Mil Occurrence - OR - \$1 Mil Occurrence per Passenger Seat	Recommended if the Program/International Institution is responsible for airline travel. Institution endorsed as additional insured.
<b>International Students Attending Classes on Institution Campus</b>		
Personal Health Insurance	Limits not specified	
Emergency Accident & Sickness	\$100,000	Can be included in personal health insurance if coverage extends to care in the United States
Medical Evacuation	\$250,000	
Repatriation	\$50,000	
<b>Taxi/Limousine Companies</b>		
Auto Liability	\$1 Mil Occurrence/Combined Single Limit	Institution endorsed as additional insured.
Commercial General Liability (CGL)	\$1 Mil Occurrence No Sexual Abuse Exclusion	Institution endorsed as additional insured.
Workers' Compensation*	Statutory Benefits \$1 Mil Employers Liability	Applicable in state where the work is performed.
<b>Travel Agents – Domestic and International</b>		
Professional Liability	\$3 Mil Occurrence	Travel agent professional liability.
Surety Bond	<i>For a charter of 14 days or less the individual contract price for each tour participant, for charters of 14 to 28 days double the individual contract price and for charters in excess of 28 days three times the individual contract price.</i>	

<sup>1</sup> To determine the risk rating for a country, login to the U.S. Department of State – Bureau of Consulate Affairs.  
<https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages.html>

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Coverages	Minimum Recommended Limits	Comments
<b>Tour Operators – Domestic and International</b>		
Commercial General Liability (CGL)	\$1 Mil Occurrence	Institution endorsed as additional insured. Recommend increasing by \$1 Mil each country risk rating level <sup>2</sup> , e.g., \$3 Mil for a Level 3 rating as determined by the US Department of State.
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	Tour operator professional liability. Licensed in countries of operation
Non-Owned Aircraft Liability	Greater of \$10 Mil Occurrence - OR - \$1 Mil Occurrence per Passenger Seat	Recommended if the tour operator is responsible for airline travel. Institution endorsed as additional insured.
Surety Bond	<i>For a charter of 14 days or less the individual contract price for each tour participant, for charters of 14 to 28 days double the individual contract price and for charters in excess of 28 days three times the individual contract price.</i>	

<sup>2</sup> To determine the risk rating for a country, login to the U.S. Department of State – Bureau of Consular Affairs. <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages.html>

\*For independent contractors who do not purchase workers' compensation insurance, review the EIIA contract template in, [Independent Contractors, Joint Employees, & Borrowed Workers at Institutions of Higher Ed.](#)

## **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 abuse 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 abuse.

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**

July 2025

- Adjusted Greek limits to align with marketplace

April 2023

- Added guidelines for Food Providers: Coffee Shop Operators

October 2022

- Security Services Providers – changed Police Professional Liability to Professional Liability

August 2022

- Updated guidelines for Chartered Aircraft to reflect limits required by the non-owned aircraft liability policy.

June 2022

- Added property insurance requirement for inventory owned by bookstore and dining services vendors.
- Added professional liability insurance requirement for Martial Arts, Zumba, Yoga, and Other Fitness Instructors.

April 2022

- Added guidelines for Candidate Debates
- Ambulance Services – added no sexual abuse exclusion
- Medical - Wellness/Health/Benefit Fairs/Massage Therapists – added no sexual abuse exclusion

April 2022– Added guidelines for:

- Fleet Vehicle Maintenance / Auto Repair Shops

September 2021 – Added guidelines for:

- Interpreters (including sign language)
- Third-Party Booths (not Wellness/Health/Benefit Fairs)

August 2021

- Elevator Service Providers – added products and completed operations.
- Title IX Investigator, Hearing Officer – added CGL, auto, workers' compensation, and network security privacy liability.

July 2021

- Greek Organizations Affiliated with the Institution – added minimum guideline limits for CGL, added no sexual assault exclusion.

November 2020

- Equine Medical Professionals (veterinary, dental, masseuse, etc.) – added requirement for auto liability and workers' compensation

September 2020 – Added guidelines for:

- Equine Medical Professionals (veterinary, dental, masseuse, etc.)
- Leases – Rooftop or site lease (radio or cellular equipment on buildings) - extended requirements to subcontractors

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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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