

## **Contracting – Minimum Insurance Matrix**

The following insurance requirements facilitate the execution of contracts by authorized officers of Western Oregon University (WOU). As a reminder, WOU students are not authorized to facilitate the execution of contracts.

These insurance requirements provided in the Matrix Table apply to all contracts entered into by WOU with contractors/vendors that supply goods and/or services. The dollar amounts shown in the insurance Matrix Table are guidelines. **WOU reserves the right to modify or change, in part or in full, any information contained if determined to be in the best interest of the university.** Should a contracting university department wish to request changes or modifications to the requirements or limits contained in this document, the department must submit a [Request for Insurance Waiver Form](#) indicating the change(s) or modification(s) and explain the reason(s). The university does not guarantee that a request for change or modification will be granted.

**A. Commercial General Liability (GL):** is a broad-based insurance that covers the liability assumed in the performance of the general, non-professional activities of many businesses. General liability insurance will be the primary policy responding to negligent acts or conditions of the contracting party.

A contractor/vendor doing or conducting business with WOU will be required to provide evidence of appropriate insurance and to name WOU as an additional insured to the organization's insurance policy. GL covers property loss and bodily injury (including death). Minimum coverage is \$1 million per occurrence and \$2 million in the aggregate unless otherwise noted.

**B. Professional Liability (PL):** is applicable when a contractor/vendor performs activities that are specialized professional services and not covered under the GL. Professional/Errors & Omissions Liability insurance may include, but is not limited to, Law Firms, Architects, Consultants, Engineers, Information Technology, Accountants, Financial/Asset management. If the contractor/vendor can satisfactorily document that their PL coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

**C. Automobile Liability (AL):** Automobile Liability insurance coverage is required for contractors/vendors where they transport university property or the use of their vehicle is integral to the performance of the contract. Auto insurance requirements are provided in the Matrix Table. Use of Personal Auto coverage instead of Commercial Auto coverage is appropriate for sole proprietors.

**D. Workers' Comp Employers Liability (WC):** Workers' Compensation covers an employer's statutory financial obligation to pay the costs associated with an employee's medical treatment and lost wages due to a work-related injury or illness. With very limited exceptions, state laws require all businesses to either purchase workers' compensation coverage or become an authorized self-insurer by statute. WC limits are \$500,000 million per occupational accident/disease.

**E. Umbrella Policy:** Any contractor/vendor that is required to have General Liability and/or Auto Liability insurance and does not meet the minimum requirements may elect to obtain an Umbrella policy in an amount that is consistent with the indicated minimum requirement; this is in lieu of increasing each policy's base dollar threshold(s). Losses covered under General Commercial & Umbrella policies are for bodily injury/death, personal injury claims (libel, slander) as well as property damage.

**F. Crime:** Crime coverage will be required if the contractor/vendor directly handles or has access to university funds, securities or other negotiable instruments or computer systems that administer same.

**G. Miscellaneous Coverage:** Several risk exposures will require special insurance riders or policies. Please call the Office of General Counsel with the exposure/coverage questions as these often require special contract language insertions. Exposure can require coverage for: environmental/pollution liability, blasting, builders' risk, tank cleaning (confined spaces), firearm use, garage keepers liability, aviation and watercraft liability, sexual abuse/molestation liability, fireworks display policy, special event liability, and cyber liability.

Building Maintenance & Repairs	Commercial General Liability (single claimant)	Automobile Liability	Workers' Compensation Employers Liability	Umbrella	Misc. Coverage
Asbestos Abatement	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	\$3,000,000 (environmental pollution liability)
Boiler/Chiller Installation	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a
Electricians	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a
Elevator Work	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a
Roofing	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a
HVAC (other than boilers)	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a

Exterminators	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	\$1,000,000 (environmental pollution liability)
Painter / Floor Repairs & Replacements	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a
Landscape Services	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	\$1,000,000 (environmental pollution liability)
Life Safety: (fire pumps, sprinklers, hydrants, backflows etc.)	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a

<b>Business/Finance</b>	<b>Commercial General Liability (single claimant)</b>	<b>Workers' Compensation Employers Liability</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Professional Liability</b>
Accountant (bookkeeping services)	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	\$1,000,000	\$1,000,000
Accountant (accountants receivable)	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	\$1,000,000	\$1,000,000
Financial Advisor/Asset Management	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	\$1,000,000	\$1,000,000
Financial Advisor/Tax Consultant	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	\$1,000,000	\$1,000,000
Consultant	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	n/a	\$1,000,000
Legal Support	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	n/a	\$1,000,000

<b>Construction</b>	<b>Commercial General Liability (single claimant)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation Employers Liability</b>	<b>Umbrella</b>	<b>Professional Liability</b>
Architect, Engineer, Construction Mgmt; (Projects < \$10 million)	\$1M (per occurrence) / \$2M (aggregate)	n/a	See D. Above	n/a	\$2,000,000
Architect, Engineer, Construction Mgmt; (Projects \$10-\$20 million)	\$1M (per occurrence) / \$2M (aggregate)	n/a	See D. Above	n/a	\$2,000,000
Architect, Engineer, Construction Mgmt; (Projects \$20-\$40 million)	\$1M (per occurrence) / \$2M (aggregate)	n/a	See D. Above	n/a	\$4,000,000
Architect, Engineer, Construction Mgmt; (Projects > \$40 million)	\$1M (per occurrence) / \$2M (aggregate)	n/a	See D. Above	n/a	\$5,000,000
General Contractors (interior/exterior)	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$3,000,000	n/a
Scaffolding Companies	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$3,000,000	n/a

<b>Entertainment and Event Services</b>	<b>Commercial General Liability (single claimant)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation Employers Liability</b>	<b>Umbrella</b>	<b>Professional Liability</b>	<b>Misc. Coverage</b>
Cater / Food Truck	\$1M (per occurrence) / \$2M (aggregate)	\$300,000	See D. Above	\$2,000,000	n/a	n/a
Sports Referee	\$1M (per occurrence) / \$2M (aggregate)	n/a	See D. Above	n/a	n/a	n/a
Vendor faire individual vendor (no food or dangerous items)	n/a	n/a	n/a	n/a	n/a	n/a
Vendor faire (food or dangerous items) (individual vendor)	\$1M (per occurrence) / \$2M (aggregate)	\$300,000	See D. Above	n/a	n/a	n/a
Vendor faire (multiple vendors organized)	\$1M (per occurrence) /	\$300,000	n/a	n/a	n/a	n/a

by third party)	\$2M (aggregate)					
Performing Artist (individual)	n/a	n/a	n/a	n/a	n/a	n/a
Performing Artist (Group)	\$1M (per occurrence) / \$2M (aggregate)	\$300,000	See D. Above	\$2,000,000	n/a	n/a
Photographer/Videographer/ Audio Editors	\$1M (per occurrence) / \$2M (aggregate)	\$300,000	See D. Above	\$2,000,000	n/a	n/a
Keynote Speaker / Guest Lecturer	n/a	n/a	n/a	n/a	\$1,000,000*	n/a
Musical Instrument Services	\$1M (per occurrence) / \$2M (aggregate)	\$300,000	See D. Above	\$2,000,000	n/a	n/a
Cooperative Production Services	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	\$2,000,000	n/a	n/a
Special Event (low risk)	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above	See E. Above	n/a	See G. Above
Special Event (medium risk) (NOTE: Includes events with high participation of at risk populations – children, disabled, seniors)	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$3,000,000	n/a	See G. Above
Special Event (high risk) (Fireworks, airplanes & hot air balloons require GC review for insurance)	\$ based on potential loss	\$500,000 to \$1 million	See D. Above	See E. Above	n/a	See G. Above

\*Professional Liability Insurance may be waived. The Office of General Counsel will review risk factors associated with the event.

<b>Environmental Services</b>	<b>Commercial General Liability (single claimant)</b>	<b>Automobile Liability</b>	<b>Workers' Compensation Employers Liability</b>	<b>Umbrella</b>	<b>Professional Liability</b>	<b>Misc. Coverage</b>
Debris removal: (construction debris, appliances, equipment, etc.)	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000	n/a	\$2,000,000 (environmental pollution liability)
Electronic waste: (circuit boards, florescent lamps, etc.)	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000	n/a	\$2,000,000 (environmental pollution liability)
Solid Waste / Recycling	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000	n/a	\$2,000,000 (environmental pollution liability)
Hazardous Materials Removal (lab waste)	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000	\$1,000,000	\$2,000,000 (environmental pollution liability)
Environmental Site Assessment: Phase I	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000	\$1,000,000	n/a
Environmental Site Assessment: Phase II	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000	\$1,000,000	n/a
Environmental Site Assessment: Phase III	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$3,000,000	\$2,000,000	\$2,000,000 (environmental pollution liability)
Environmental Remediation	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$3,000,000	\$2,000,000	\$2,000,000 (environmental pollution liability)
Environmental Consulting: (IAQ & OSHA surveys, abatement mgmt., etc.)	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000	\$1,000,000	n/a

<b>Human Resources</b>	<b>Commercial General Liability</b>	<b>Workers' Compensation Employers Liability</b>	<b>Umbrella</b>	<b>Crime</b>
Executive Search Firm	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	n/a	n/a
Temporary Staffing	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	n/a
Benefit Provider / Administrator	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	\$2,000,000
Employee Background Checks	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$2,000,000	\$2,000,000

<b>Information Technology</b>	<b>Commercial General Liability</b>	<b>Workers' Compensation Employers Liability</b>	<b>Crime</b>	<b>Professional Liability</b>
Data Analysis	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$1,000,000	\$1,000,000
Database Administration	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$1,000,000	\$1,000,000
Other Network / IT Services	\$1M (per occurrence) / \$2M (aggregate)	See D. Above	\$1,000,000	\$1,000,000

<b>Marketing &amp; Communications</b>	<b>Commercial General Liability</b>	<b>Workers' Compensation Employers Liability</b>
Advertising Agent: (Sales)	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Community Organizer	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Lobbyist	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Marketing / Promotional Firm	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Public Relations / Communications	\$1M (per occurrence) / \$2M (aggregate)	See D. Above

Translator / Interpreter	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Training: (onsite)	\$1M (per occurrence) / \$2M (aggregate)	See D. Above

Miscellaneous	Commercial General Liability	Automobile Liability	Workers' Compensation Employers Liability
Miscellaneous / Other Services	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above
Facilities Use, Low / Mod Risk (games, amusements, etc.)	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above
Movers	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above
Medical Services: (flu shots, blood drawing, etc.)	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above

Print Related Services	Commercial General Liability	Workers' Compensation Employers Liability
Designer	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Editor	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Literary Editor: (print, online, or NOC)	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Literary Translator	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Media Producer: (audio / visual)	\$1M (per occurrence) / \$2M (aggregate)	See D. Above
Writer	\$1M (per occurrence) / \$2M (aggregate)	See D. Above



<b>Shipping and Receiving</b>	<b>Commercial General Liability</b>	<b>Automobile Liability</b>	<b>Workers' Compensation Employers Liability</b>
Suppliers Delivering: (no installing)	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above
Suppliers Delivering: (installing product)	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above
Mail / Postal Services	\$1M (per occurrence) / \$2M (aggregate)	\$500,000	See D. Above

<b>Transportation</b>	<b>Commercial General Liability</b>	<b>Automobile Liability</b>	<b>Workers' Compensation Employers Liability</b>	<b>Umbrella</b>
Bus: 5-10 passengers per vehicle	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$1,000,000
Bus: 11-20 passengers per vehicle	\$1M (per occurrence) / \$2M (aggregate)	\$1,000,000	See D. Above	\$2,000,000
Bus: Over 20 passengers per vehicle	\$2,000,000	\$3,000,000	See D. Above	\$3,000,000
Livery / Taxi	\$2,000,000	\$1,000,000	See D. Above	\$1,000,000

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