

MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS



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I. SCOPE

The following insurance requirements have been designed to facilitate the execution of contracts by duly authorized employees of Ivy Tech Community College. They are to be applied to all contracts entered into by Ivy Tech Community College with entities that include but are not limited to: for profit businesses supplying goods or services, not for profit businesses and organizations, independent consultants, or other academic institutions. (For the purposes of this document, all of these entities will be referred to as “contractor / vendor”) Where the following topics only apply in certain situations, it is noted in that section of the document.

II. INSURANCE COVERAGE

Insurance coverage serves as part of the financial backing for the liability assumed by a contracting party through the indemnification language in a contract. Instead of intentionally utilizing its own assets to support the liability, the contracting party is transferring the risk to the insurance company in return for payment of the insurance premium. Without insurance, most contractors / vendors would not be able to meet their indemnification obligations when a significant loss occurs.

Central Office Risk Management requires that all contractor / vendor insurance policies be written on a primary basis and be non-contributory with any other insurance coverages and/or self-insurance carried by Ivy Tech. Coverage should be provided by a carrier approved to do business in the state of Indiana. The coverages and minimum limits that Central Office Risk Management requires are a reflection of the perceived risk potential that the activities of the contractor / vendor could impose onto Ivy Tech but in no way limits the liability of the contractor/vendor. If the contractor/vendor has no insurance coverage or inadequate limits to cover the cost of a contract related claim(s), Ivy Tech may seek a court order to attach the contracting party’s assets to satisfy indemnity against incurred damages.

For most contractors / vendors, Central Office Risk Management will generally require the contract/agreement reflect a minimum level of insurance limits on four types of insurance coverage: Commercial General Liability, Workers’ Compensation, Business Automobile Liability and Umbrella or Excess Liability.

COMMERCIAL GENERAL LIABILITY

Commercial General Liability is a broad based insurance that covers the liability assumed in the performance of the general, non-professional activities of many businesses. In most cases the General Liability insurance will be the primary policy responding to negligent acts or conditions (e.g. a person injured from a tool dropped or mishandled by a contractor / vendor).

Contractors, vendors and other outside businesses and organizations that want to do business with Ivy Tech or otherwise conduct business on Ivy Tech’s property will be required to provide evidence of commercial general liability insurance and to name Ivy Tech as an additional insured to the organization’s insurance policy. (Please see the Certificates of Insurance section below for required wording). Examples of outside businesses and organizations that will be required to meet these requirements include but are not limited to: consultants; construction contractors and other building services contractors (electricians, plumbers and HVAC); vendors providing campus event activities and services; and non-affiliated organizations using Ivy Tech facilities for meetings, seminars, athletic events, etc.

The minimum amount of insurance limits required by Central Office Risk Management are based on the level of risk involved with the type of service provided / activity taking place and the scope and nature of the project to be completed (e.g. could negligent work by the contractor / vendor result in significant damage to Ivy Tech’s property, business operations or injury to Ivy Tech’s students, employees or visitors).

WORKERS' COMPENSATION

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 are required to either purchase workers' compensation coverage or become an authorized self-insurer by statute. (Exceptions include businesses whose legal status is a Partnership, Limited Liability Partnership, Professional Limited Liability Partnership, Limited Liability Company, Professional Limited Liability Company or Sole Proprietorship and the business has no employees.)

Employers Liability covers an employer's liability for bodily injury to employees occurring within the scope of their employment when that liability is not covered by workers' compensation. This coverage generally applies when an employee alleges that the employer's negligence or failure to provide a safe workplace was the cause of the employee's injury or illness. Employer's liability is normally provided in conjunction with the workers' compensation coverage in a single unified policy.

In situations where the contractor / vendor will be engaged in operations / services on Ivy Tech owned property, the contractor / vendor will be required to carry Workers' Compensation and Employer's Liability insurance. It is the responsibility of the contractor / vendor to provide proof/documentation that they are exempt from statutory requirements of having Workers' Compensation insurance, if they qualify for such.

BUSINESS AUTOMOBILE LIABILITY

Business Automobile Liability insurance covers the liabilities assumed by a business when the type of motor vehicles required to be licensed for operation on public roads are used in the course of their business activities. In situations where the contracting party will be utilizing motor vehicles (owned, hired or borrowed) to perform operations/provide services on Ivy Tech owned property, the contracting party will be required to carry Business Automobile Liability insurance. If the contractor / vendor will be transporting hazardous substances or passengers for hire, they must meet all State and Federal licensing requirements. Depending on the type and amount of hazardous materials transported, the contractor / vendor may be subject to the Motor Carrier Act of 1980 and be required to provide proof of required financial responsibility. Proof of financial responsibility may be in the form of a Motor Carrier Act endorsement (MCS-90) to their liability insurance policy, a Motor Carrier surety bond or written authorization from the Federal Motor Carrier Safety Administration to self-insure the requirement. In those situations, the limits of liability required will be in accordance with 49 CFR 387.7

UMBRELLA / EXCESS LIABILITY

Umbrella / Excess Liability insurance provides additional coverage limits over a primary (GL) insurance policy. Excess Liability only applies to a single policy. An Umbrella Liability policy can apply to multiple policies. A standard umbrella liability policy generally provides additional limits to a business's Commercial General Liability, Business Automobile Liability and Employer's Liability policies.

A contractor / vendor's Primary and Excess / Umbrella Liability limits can be added together to meet Central Office Risk Management's minimum required limit(s) for an individual line of coverage. For example, if the contractor / vendor is required to carry \$2m in Commercial General Liability limits and the insurance certificate shows \$1m Commercial General Liability and \$1m or more in Umbrella Liability limits, this would comply with the required \$2m limit.

The minimum required limits may be increased if the scope and/or risk associated with the contractor/vendor activities are greater than usual Ivy Tech activities/projects.

III. OTHER LINES OF INSURANCE COVERAGE

Certain types of contracts and activities will result in additional required insurance coverages for the contractors / vendors performing them. The additional coverages include but are not limited to:

PROPERTY INSURANCE

Property insurance reimburses the policyholder for damage to or theft of their real and personal property (buildings, contents and other items of property not specifically excluded). It can also protect against extra expenses and lost business income resulting from the damage to or theft of insured property.

Requirements to carry property insurance will generally be limited to lease agreements with commercial tenants. The tenant will be required to carry "Broad Form" property insurance to all property of the tenant, including all improvements and betterments made to the building by the tenant, in an amount equal to the replacement cost value of the property. Property insurance is also required of the contractor/vendor if they will have care, custody or control of Ivy Tech-owned personal property (equipment, computers, laptops, printers, etc.)

Ivy Tech's Property Insurance does not respond to losses for non-owned property (borrowed, leased, etc.) unless the College has assumed liability by way of a written contract or agreement.

POLLUTION LIABILITY INSURANCE

If the contracting party engages in a business that works with or uses a material, produces a product or waste considered to be a "hazardous material or waste" under and local, state or federal law / regulation, (which includes but is not limited to: flammable explosives, radioactive materials, known carcinogenic materials, volatile chemicals and biological contaminants) they will be required to carry Pollution Liability insurance coverage. The policy must cover the Contractor's completed operations. This insurance must include sudden and gradual coverage for third-party liability including defense costs and completed operations. The coverage must be maintained during the term of the contract/lease and at least three (3) years following its completion / termination.

PROFESSIONAL LIABILITY / ERRORS AND OMISSIONS INSURANCE

Certain types of contractors / vendors perform activities that are highly specialized professional services and are not fully covered under a Commercial General Liability policy. In addition to the four basic coverages previously described, these contractors / vendors will be required to carry Professional / Errors and Omissions Liability insurance. Contractors / vendors that are required to carry Professional / Errors and Omissions Liability insurance include but are not limited to: Law Firms, Architects, Medical Professionals, Environmental Consultants, Engineers, Security Companies, Accountants, Investment Managers and Insurance Brokers.

The liability exposures created by an improper act, error or omission in the performance of professional services can be very significant. Without insurance, nearly all professional contractors / vendors would not be able to meet their indemnification obligations when a significant loss occurs. Were this to occur, Ivy Tech would have no readily available source of funding to compensate for the financial loss created by the contractor / vendors actions and would have to pay for the unbudgeted loss out of the operating funds intended to support the educational mission of the College. The coverage must be maintained during the term of the contract/lease and at least three (3) years following its completion / termination.

CRIME INSURANCE

When a contractor / vendor's services include handling or having access to Ivy Tech money, securities and other negotiable instruments, the contractor / vendor will be required to have a Commercial Crime (Fidelity) policy or if they are a financial institution, a Financial Institution Bond.

CONTRACT BONDS

Contract Bonds provide a financial guarantee that a contractor / vendor will provide the service or product promised in a contract. The most common type is a Performance Bond. A Performance Bond provides a financial guarantee that the contractor / vendor will provide the service / product per the terms agreed to in the contract. Ivy Tech will generally require Performance Bonds for construction projects valued at greater than \$1,000,000.

IV. CERTIFICATES OF INSURANCE AND POLICY ENDORSEMENTS:

A Certificate of Insurance (COI) is a simple, standardized way of documenting proof of insurance coverages. A COI serves to identify the key information about the contractor's / vendors insurance. Ivy Tech Community College will accept a properly completed ACORD 25 (liability) and ACORD 28 (commercial property) Certificate of Insurance forms as sufficient proof of insurance.

In order to assure that Ivy Tech has been properly afforded additional insured status on a contractor's/ vendor's policy, it is required that the contractor / vendor supply a copy of their 'Additional Insured- Owners, Lessees or Contractors' Endorsement stating, "Ivy Tech Community College of Indiana is Additional Insured as their interests may appear relating to (*Insert the name of the service/ project or product*)".

Prior to finalizing the contract, the contractor / vendor will be required to deliver the COI and endorsement evidencing the required coverages and limits to the Contract Originator within Ivy Tech Community College. The COI should provide for:

- a. Coverages represented on the certificate must show policy numbers, policy dates and limits.
- b. With the exception of Workers' Compensation and Professional Liability coverage, the COI must state that "Ivy Tech Community College of Indiana is Additional Insured as their interests may appear relating to (*Insert the name of the service/ project or product*)" This language must appear in the COI section entitled DESCRIPTION OF OPERATIONS/ LOCATIONS/VEHICLES)
- c. A minimum of thirty (30) days written notice of cancellation, non-renewal or material restriction of coverage terms or limits from the insurance company.

V. OTHER KEY CONSIDERATIONS

GOVERNMENTAL TORT IMMUNITY

Ivy Tech enters into many contracts with governmental (States, Cities, Towns, etc.) and quasi-governmental entities (Housing Authorities, Transit Authorities, other Colleges/Universities, etc.). Governmental entities may be immune from carrying insurance or they may carry a deductible/retention greater than \$100K on any of our required coverage. If this situation arises, General Counsel's Office should be consulted to determine the most appropriate course of action for the College.

LOSS DOCUMENTATION AND INVESTIGATION

In the event of an insurance claim or lawsuit arising from the improper performance or failure to perform the requirements of a contract, the Ivy Tech department that initiated the contract must cooperate with Central Office Risk Management and General Counsel's Office in securing all needed information and documentation concerning the contract. Also, to the extent possible, the Ivy Tech department that initiated the contract will help to secure the cooperation of the contractor / vendor in adjudicating an insurance claim.

IVY TECH COMMUNITY COLLEGE MINIMUM INSURANCE REQUIREMENTS MATRIX

FINANCE	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Accountant (bookkeeping services)	\$1,000,000	\$1,000,000	A	B	C	\$10,000,000	N/A
Accountant (accounts receivable)	\$1,000,000	\$1,000,000	A	B	C	\$10,000,000	N/A
Financial Advisor / Asset Management	\$1,000,000	\$10,000,000	A	B	C	\$10,000,000	N/A
Financial Advisor / Tax Consultant	\$1,000,000	\$10,000,000	A	B	C	D	N/A
CONSTRUCTION & BUILDING RELATED SERVICES	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Architect (interior design services)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Architect (structural integrity audits)	\$1,000,000	\$2,000,000	A	B	C	N/A	N/A
Architect (building structural design)	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A
Asbestos Abatement	\$5,000,000	N/A	A	B	C	N/A	\$10,000,000
Boiler / Chiller Installations	\$5,000,000	N/A	A	B	C	N/A	N/A
Cleaning	\$1,000,000	N/A	A	B	C	N/A	N/A
Construction Project Management	\$1,000,000	\$10,000,000	A	B	C	D	N/A
Debris Removal (hauling companies)	\$5,000,000	N/A	A	B	C	N/A	N/A
Hazardous Materials Removal (hauling companies)	\$5,000,000	N/A	A	B	C	N/A	\$10,000,000
Electricians	\$2,000,000	N/A	A	B	C	N/A	N/A
Elevator Work	\$5,000,000	N/A	A	B	C	N/A	N/A
Engineer (licensed-all types)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Environmental Consultant Phase I ESA	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A

INSURANCE REQUIREMENTS GUIDE:

- A. Automobile Liability insurance is required for contractors / vendors where they transport Ivy Tech property, transport Ivy Tech employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs.), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor / vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor / vendor that is required to have GL, AL and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum College requirements may elect to obtain an Umbrella policy in an amount that is consistent with the indicated College minimum requirement; this is in lieu of increasing each policy's dollar threshold(s).
- D. Crime coverage will be required if the contractor / vendor directly handles or has access to computer systems that administer Ivy Tech money, securities or other negotiable instruments.
- E. If the contractor / vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

IVY TECH COMMUNITY COLLEGE MINIMUM INSURANCE REQUIREMENTS MATRIX

Environmental Consultant Phase II ESA	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
CONSTRUCTION & BUILDING RELATED SERVICES	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Environmental Consultant Phase III ESA	\$1,000,000	\$5,000,000	A	B	C	N/A	\$5,000,000
Environmental Remediation	\$5,000,000	\$5,000,000	A	B	C	N/A	\$5,000,000
Expeditor	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Exterior Contractors (facades, roofs, sidewalks, concrete work)	\$3,000,000	E	A	B	C	N/A	N/A
Exterminators	\$3,000,000	N/A	A	B	C	N/A	\$1,000,000
HVAC (other than boiler)	\$2,000,000	N/A	A	B	C	N/A	N/A
Intercoms/Cameras/Telecommunications	\$1,000,000	N/A	A	B	C	N/A	N/A
Interior Contractors	\$2,000,000	N/A	A	B	C	N/A	N/A
Landscape Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Landscaping (use of hazardous chemicals)	\$1,000,000	N/A	A	B	C	N/A	\$1,000,000
Landscaping (no hazardous chemicals)	\$1,000,000	N/A	A	B	C	N/A	N/A
Movers	\$2,000,000	N/A	A	B	C	N/A	N/A
Painters / Floor Scraping	\$1,000,000	N/A	A	B	C	N/A	N/A
Plumbers	\$2,000,000	N/A	A	B	C	N/A	N/A
Roof Tanks	\$5,000,000	N/A	A	B	C	N/A	N/A
Scaffolding Companies	\$5,000,000	N/A	A	B	C	N/A	N/A
Suppliers delivering on premises (do not install)	\$1,000,000	N/A	A	B	C	N/A	N/A
Suppliers delivering on premises	\$2,000,000	N/A	A	B	C	N/A	N/A

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IVY TECH COMMUNITY COLLEGE MINIMUM INSURANCE REQUIREMENTS MATRIX

(with install)							
INFORMATION TECHNOLOGY	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Data Analysis	\$1,000,000	N/A	A	B	C	D	N/A
Database Analysis	\$1,000,000	E	A	B	C	D	N/A
Database Management	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Network Administration (existing systems)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Network Development (turnkey services, upgrade for commercial system)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Programmer	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Software Development (code writing)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Software Development (customized commercial package)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Software Development (database design)	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Software Licensing ("off the shelf")	\$1,000,000	N/A	A	B	C	D	N/A
Telecom Administration	\$1,000,000	N/A	A	B	C	D	N/A
Telecom Design	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Web Administrator	\$1,000,000	\$1,000,000	A	B	C	D	N/A
Web Designer	\$1,000,000	\$1,000,000	A	B	C	D	N/A
MEDICAL CONSULTING	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Medical / Dental Services (research support only)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A

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- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor / vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor / vendor that is required to have GL, AL and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum College requirements may elect to obtain an Umbrella policy in an amount that is consistent with the indicated College minimum requirement; this is in lieu of increasing each policy's dollar threshold(s).
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IVY TECH COMMUNITY COLLEGE MINIMUM INSURANCE REQUIREMENTS MATRIX

Medical Data Analysis	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
MEDICAL CONSULTING	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Medical Testing	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Optic Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Ancillary Professionals (Psychologist, Psychiatrist, Nurse, Respiratory Therapist, Physical Therapist, Massage Therapist)	\$1,000,000	\$1,000,000 / \$1,000,000	A	B	C	N/A	N/A
High Risk Physician Specialties (Obstetrics, Orthopedic Surgery, Neurological Surgery, Emergency Medicine, General Surgery, Thoracic Surgery)	\$1,000,000	\$2,000,000 / \$6,000,000	A	B	C	N/A	N/A
Office Based Physician, Physician Assistant, Nurse Practitioner, Midwife	\$1,000,000	\$1,000,000 / \$3,000,000	A	B	C	N/A	N/A
Psych / Behavior Services (research support only)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
MANAGEMENT / BUSINESS ADVISORY	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Curriculum Developer / Director	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Legal (litigation support)	\$1,000,000	\$5,000,000	A	B	C	\$5,000,000	N/A
Legal (Regulatory Compliance, NOC)	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A
Management / Business Consultant (strategic planning, NOC)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Project Manager	\$1,000,000	N/A	A	B	C	D	N/A

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IVY TECH COMMUNITY COLLEGE MINIMUM INSURANCE REQUIREMENTS MATRIX

COMMUNICATIONS	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Advertising Agent (sales)	\$1,000,000	N/A	A	B	C	N/A	N/A
Community Organizer	\$1,000,000	N/A	A	B	C	N/A	N/A
Lobbyist	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Marketing / Promotional Firm	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Public Relations / Communications	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Training (on-site)	\$1,000,000	N/A	A	B	C	N/A	N/A
HUMAN RESOURCES	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Employee Benefits (admin services)	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A
Employee Benefits (design/implement)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Executive Search Firm	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Seminar Facilitator / Leader	\$1,000,000	N/A	A	B	C	N/A	N/A
PRINT RELATED SERVICES	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Editor	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Graphic Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Indexers	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Literary Editor (print, online, or NOC)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Literary Translators	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Media Producer (audio and video)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A

INSURANCE REQUIREMENTS GUIDE:

- A. Automobile Liability insurance is required for contractors / vendors where they transport Ivy Tech property, transport Ivy Tech employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs.), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor / vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor / vendor that is required to have GL, AL and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum College requirements may elect to obtain an Umbrella policy in an amount that is consistent with the indicated College minimum requirement; this is in lieu of increasing each policy's dollar threshold(s).
- D. Crime coverage will be required if the contractor / vendor directly handles or has access to computer systems that administer Ivy Tech money, securities or other negotiable instruments.
- E. If the contractor / vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

IVY TECH COMMUNITY COLLEGE MINIMUM INSURANCE REQUIREMENTS MATRIX

Writer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
ENTERTAINMENT / EVENT SERVICES	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Actor	\$500,000	N/A	A	B	C	N/A	N/A
Announcer (radio and television)	\$1,000,000	N/A	A	B	C	N/A	N/A
Art Conservator / Curator	\$1,000,000	N/A	A	B	C	N/A	N/A
Artist (all media)	\$1,000,000	N/A	A	B	C	N/A	N/A
Caterer	\$1,000,000	N/A	A	B	C	N/A	N/A
Competition Judge	N/A	N/A	A	B	C	N/A	N/A
Event / Meeting Planner	\$1,000,000	N/A	A	B	C	N/A	N/A
Musician	\$500,000	N/A	A	B	C	N/A	N/A
Photographer / Videographer	\$500,000	N/A	A	B	C	N/A	N/A
Piano / Organ Tuner	\$1,000,000	N/A	A	B	C	N/A	N/A
Video and Audio Editors / Production	\$1,000,000	N/A	A	B	C	N/A	N/A
ALL OTHER (MISC)	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Appraiser	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Archaeologist	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Claims Administrator / Claims Analyst	\$1,000,000	N/A	A	B	C	D	N/A
Institution to Institution Agreement	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Special Events (carnival rides, climbing walls, etc.)	\$2,000,000	N/A	A	B	C	N/A	N/A

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IVY TECH COMMUNITY COLLEGE MINIMUM INSURANCE REQUIREMENTS MATRIX

ALL OTHER (MISC)	General Liability	Professional Liability	Automobile Liability	Workers' Compensation	Umbrella	Crime	Environmental/Pollution Liability
Special Events (caterers, amusements, games etc.)	\$1,000,000	N/A	A	B	C	N/A	N/A
Sports Trainer / Coach	\$1,000,000	N/A	A	B	C	N/A	N/A
Translator	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A
Transportation: Livery / Taxi	\$1,000,000	N/A	\$1,000,000	B	C	N/A	N/A
Transportation: Charter Bus						N/A	
(5-10 passengers per vehicle)	\$1,000,000	N/A	\$5,000,000	B	C	N/A	N/A
(11-20 passengers per vehicle)	\$1,000,000	N/A	\$10,000,000	B	C	N/A	N/A
(over 20 passengers per vehicle)	\$1,000,000	N/A	\$20,000,000	B	C	N/A	N/A

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