## Contractual Insurance Requirements

<table>
<thead>
<tr>
<th></th>
<th>Transportation Services</th>
<th>Equipment Maintenance</th>
<th>Property Services</th>
<th>Personal Services (a)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability</td>
<td>$5,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Auto Liability</td>
<td>$5,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td>Statutory</td>
<td>Statutory</td>
<td>Statutory</td>
<td>Statutory</td>
</tr>
<tr>
<td>Employers Liability</td>
<td>$500,000</td>
<td>$500,000</td>
<td>$500,000</td>
<td>$500,000</td>
</tr>
</tbody>
</table>

### Other Requirements:

- **Professional Liability**
  - $1,000,000
  - Vendors with professional designations or license and/or is providing professional services

- **Liquor Liability**
  - $1,000,000
  - If alcohol is being sold/served

- **Cyber Liability**
  - $1,000,000
  - Minimum - for vendors using, storing or accessing data VCU has deemed confidential or protected (PII, PHI) - minimum of $1M (higher limits may be required depending on the nature of work) with VCU named additional insured (b)

- **Drone Liability**
  - $1,000,000
  - When an unmanned aircraft system is being used (note this is not covered by a standard CGL policy)

- **Crime/Fidelity Bond**
  - Vendors that handle or access VCU funds

- **Environmental liability and/or contractors pollution liability**
  - $1,000,000
  - Vendors working with hazardous waste or involving environmental remediation (higher limits may be required depending on the nature of the work) with VCU named additional insured (b)

  (Note: Vendors involved in Pest Control should have environmental liability and/or pesticide applicators coverage evidenced under their CGL)

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**Note:** Certain vendors may be considered for higher commercial general liability limits, such as elevator contractors, large food service contracts, construction contractors, chartered airlines.

- **Elevator contractors** ($5M recommended)
- **Large foodservice contracts** ($5M recommended)
- **Construction/Renovation projects** - to be evaluated based on size and nature of the project/renovation.
- **Chartered Airlines** - Aircraft liability with VCU named additional insured (b).

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(a) Event organizers who wish to hold a function on VCU property and do not carry the required general liability coverage may be directed to the following website where they can purchase a tenants' and users' liability insurance policy (TULIP) for their planned event: [https://tulip.ajgrms.com](https://tulip.ajgrms.com)

(b) "The Commonwealth of Virginia, Virginia Commonwealth University, its directors, officers, employees and agents are additional insureds with respect to (the applicable insurance policy)"