

**INSURANCE LIMITS  
FOR CONTRACTORS AND SERVICE VENDOR CONTRACTS UNDER \$100,000\***

\*Construction Projects over \$100,000 Require Builder's Risk Insurance

<u>Type of Service</u>	<u>Comprehensive General Liability Limits</u>	<u>Additional Insurance Required</u>
<b>ARCHITECTS/ ENGINEERS</b>	\$1,000,000 C.S.L.	Errors & Omissions
<b>ASBESTOS REMOVAL</b>	\$1,000,000 C.S.L.	Endorsement for Pollution
<b>BOILERS</b> -Installation, repairs	\$2,000,000 per occurrence \$5,000,000 per aggregate	
<b>CARPENTRY</b> -Basic counters,cabinets -Structural--walls,doors, windows, walls.	\$500,000 per occurrence <u>\$500,000 per aggregate</u> \$1,000,000 C.S.L.	Higher limit for Structural Work
<b>CATERERS</b> -Food/Refreshments -Liquor Liability	\$1,000,000 C.S.L. \$1,000,000 C.S.L.	Liquor Liability
<b>CEILINGS</b>	\$100,000 per occurrence \$300,000 per aggregate	
<b>CLEANING SERVICES</b> -Custodial,housekeeping -Clean-up, wallwashing	\$300,000 per occurrence \$500,000 per aggregate	
<b>CONSULTANTS</b>	\$1,000,000 C.S.L.	Errors & Omissions
<b>ELECTRICAL</b> -Basic--wires,cables fixtures, outlets -Voltage Distribution	\$500,000 per occurrence <u>\$500,000 per aggregate</u> \$1,000,000 C.S.L.	Higher Limit for System Controls
<b>ELEVATORS</b> -Service -Repair -Installation	\$2,000,000 per occurrence \$5,000,000 per aggregate	
<b>FIRE PROTECTION</b> -Sprinkler/hose systems -Alarm Systems	\$1,000,000 C.S.L.	
<b>FLOORS</b>	\$100,000 per occurrence \$300,000 per aggregate	
<b>GLASS/WINDOWS</b> -Repairs -Installation	\$300,000 per occurrence \$500,000 per aggregate	
<b>GROUND</b>	\$500,000 per occurrence	Higher Limit for

<b>MAINTENANCE</b>	\$500,000 per aggregate	Automobile Liability
<b>H.V.A.C. SERVICES</b>		
- Installation, Service & Repairs	\$1,000,000 C.S.L.	
-Systems, fuel, heating systems.		
-Refrigeration, chillers, cooling towers		
-Air conditioning, duct work		
-Controls & testing		
<b>LANDSCAPING</b>	\$100,000 per occurrence \$300,000 per aggregate	
<b>LAUNDRY FACILITIES</b>	\$500,000 per occurrence \$500,000 per aggregate	
<b>MASONRY</b>	\$1,000,000 C.S.L.	
<b>MOVING COMPANIES</b>	\$500,000 per occurrence \$500,000 per aggregate	Higher Limit for Automobile Liability
<b>OIL TANKS</b>		
-Repair	\$1,000,000 per occurrence	
-Removal	\$2,000,000 per aggregate	
<b>PAINTING</b>		
-Interior	\$300,000 per occurrence <u>\$500,000 per aggregate</u>	Higher Limit for Work with Staging
-Exterior	\$1,000,000 C.S.L.	
<b>PARKING OPERATIONS</b>		
-Valet Service	\$1,000,000 C.S.L.	Garagekeepers Legal Liability
<b>PEST CONTROL</b>	\$1,000,000 C.S.L.	Endorsement for Pollution
<b>PLUMBING</b>		
- Pipe fittings, fixtures floor, roof & area drainage	\$500,000 per occurrence <u>\$500,000 per aggregate</u>	Higher Limit for More Involved Work
- Waste water disposal & treatment	\$1,000,000 C.S.L.	
<b>ROOFING</b>	\$1,000,000 C.S.L.	
<b>SANDBLASTING</b>	\$1,000,000 C.S.L.	
<b>SECURITY SERVICE</b>	\$1,000,000 C.S.L.	
<b>SHEET METAL</b>	\$300,000 per occurrence \$500,000 per aggregate	
<b>SIGN INSTALLERS</b>	\$300,000 per occurrence \$500,000 per aggregate	

<b>SIGNMAKERS</b>	\$100,000 per occurrence \$300,000 per aggregate	
<b>SNOW REMOVAL</b>	\$1,000,000 C.S.L.	Higher Limit for Automobile Liability
<b>SPRINGWATER SERVICE</b>	\$500,000 per occurrence \$500,000 per aggregate	
<b>TEMPORARY OFFICE HELP</b>	\$1,000,000 C.S.L.	Errors & Omissions
<b>TRASH DISPOSAL</b>	\$1,000,000 C.S.L.	Higher Limit for Automobile Liability
<b>VENDING COMPANIES</b>	\$500,000 per occurrence \$500,000 per aggregate	
<b>WELDING</b>	\$1,000,000 C.S.L.	
<b>WINDOW WASHING</b>		
-Interior	\$300,000 per occurrence \$500,000 per aggregate	Higher Limit for Exterior Work with Staging
-Exterior	\$1,000,000 C.S.L.	

**Definitions:**

**C.S.L.** - Combined Single Limit for Bodily Injury and/or Property Damage.

**PER OCCURRENCE** - Total limit to be paid for one claim per year.

**PER AGGREGATE** - Total limit to be paid per year.

**LIMITS FOR AUTOMOBILE LIABILITY**

\$250,000 Per Person  
\$500,000 Per Occurrence  
\$250,000 Property Damage

Contractors or Service Vendors using large trucks and/or mobile equipment (i.e. dump trucks, garbage trucks, plows, cranes) require higher limits of insurance.

\$1,000,000 Per Person  
\$1,000,000 Per Occurrence  
\$1,000,000 Property Damage

**LIMITS FOR WORKERS COMPENSATION**

STATUTORY LIMITS - Required by State Law

- Worker's Compensation Coverage is required for any contractor/service vendor with two or more employees.
- An Individual or sole-proprietor (without employees) must show proof that he/she has Health Insurance.

**LIMITS FOR ERRORS & OMISSIONS POLICY**

\$1,000,000 Per Occurrence  
\$1,000,000 Per Aggregate

NOTE: Exceptions to these limits might be made under circumstances of limited risk exposure. However, such exceptions should be specifically approved by the H.U. Insurance Department.