



2. Review the Policy Effective and Expiration dates to make sure the **policy covers the terms of the contract or scope of work.**

3. Review the **Insurance Limits** to make sure they are what are stated in the contract.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS – <b>Stated in the contract/PO</b>	
A	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> <hr/> GEN' L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	Policy Number	Please check the policy effective date.	Please check the policy expiration date.	EACH OCCURANCE	
					FIRE DAMAGE (Any one fire)	
					MED EXP (Any one person)	
					PERSONAL & ADV INJURY	
					GENERAL AGGREGATE	
					PRODCUTS-COMP/OP AGG	

4. Make sure **The Regents of the University of California** is named as an **additional insured!** This allows the University to work directly with the insurance carrier in case of a claim.

5. Check to make sure The Regents of the University of California is listed under the Certificate Holder along with the Department Name, Department Contact and address.

6. Review and make sure there is a 30 Days written notice under Cancellation.

Description of Operations/Locations/Vehicles/Exclusions added by Endorsement/Special Provision.  <b>IMPORTANT:</b> THE REGENTS OF THE UNIVERSITY OF CALIFORNIA IS NAMED AS AN <u>ADDITIONAL INSURED</u> . (precise wording is key here)	
The Regents of the University of California Student Affairs Insurance Coordinator 2610 Channing Way Berkeley, CA 94720	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL  <b>30</b> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.
	AUTHORIZED REPRESENTATIVE <i>Authorized Signature</i>

If you have any questions, please call the Office of Risk Management at 642-5141.

**UNIVERSITY OF CALIFORNIA**

**MINIMUM INSURANCE REQUIREMENTS  
FOR CONTRACTORS/EXTERNAL USERS**

**GENERAL**

United States Vendors Only<sup>1</sup>

**A. MINIMUM LEVELS OF COVERAGE**

It is always advisable to obtain the maximum levels of coverage that the vendor will accept. However, the following are the *minimum* insurance coverage and policy limits that must be included in *all* contracts with Contractors and External Users. Depending on the activity involved in the contract, additional coverage may be necessary (see Section B below).

**Commercial General Liability**

\$1MM Each Occurrence  
\$2MM Aggregate  
\$2MM Products Completed Operations  
\$1MM Personal & Advertising Injury  
\$100k Fire Damage (any one fire)  
\$5k Medical Expense (any one person)

**Commercial Auto Liability**

\$1MM Combined Single Limit

**Workers' Compensation**

Statutory Limits

**Employers' Liability**

\$1MM

**B. ADDITIONAL COVERAGE**

Additional coverage may be necessary, depending on the activity involved in the contract. For example, additional coverage and limits are normally required for activities that involve a higher risk, including but not limited to:

- Events at which alcohol will be served or sold;
- Charters of aircraft, watercraft or ground transportation (See Transportation – Minimum Insurance Requirements for Contractors/External Users);

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<sup>1</sup> Consult Risk Manager for vendors outside the United States.

- Construction activities, including but not limited to facilities alteration, equipment installation (non-health), campus planning, demolition, engineering, land use and materials testing (See Construction – Insurance Requirements for Construction Related Contracts/Service Agreements);
- Health related contracts, including but not limited to contracts for with physicians, medical groups, hospitals, vendors to University medical centers, patient transport and purchasing or installation of medical equipment (See Health Related – Minimum Insurance Requirements for Contractors/External Users);
- Environmental activities, including but not limited to purchase, use or application of hazardous materials, environmental testing, monitoring, assessment or cleanup, transport of hazardous material, pesticide spraying, and certain recycling and waste reduction activities;
- Contracts with professionals such as lawyers, actuaries, child care professionals, and executive search consultants.

Additionally, it may be useful to contact your local risk management office for input as to appropriate coverage.

Campus Risk Management: <http://www.ucop.edu/riskmgt/crmdir.html>

Medical Center Risk Management: <http://www.ucop.edu/riskmgt/hrmdir.html>