

#	Trade Risk	Trade or Service	Insurance Description	Individual Contract Cont=Individual contract amount for a particular project				Task Order Contractors TC \$'s = annual aggregate expected dollar volume of work to be awarded			
				Cont<100K	100K<Cont<500K	500K<Cont<1M	Cont>1M	TC \$'s <100K	100K<TC \$'s<500K	500k<TC \$'s<1M	TC \$'s>1M

1	H Risk	General Contractors & Construction Managers	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
			Automobile Liability	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million
			Environmental is required if environmental work is being performed. (see Environmental Remediation or Asbestos Abatement below)								
2	H Risk	Asbestos Abatement	GL-Each Occ. & Environ	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
3	H Risk	Boiler/Chiller Installations	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
4	H Risk	Debris Removal (Hauling Companies)	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
5	H Risk	Elevator Work	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
6	H Risk	Environmental Remediation	GL-Each Occ. & Environ	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
7	H Risk	Roof Tanks	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
8	H Risk	Scaffolding Companies	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
9	M Risk	Exterior Contractors (Facades/Roofs)	GL-Each Occ.	3 Million	3 Million	5 Million	5 Million	3 Million	3 Million	5 Million	5 Million
10	H Risk	Exterminators	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
10	M Risk	Electricians	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
11	M Risk	Exterior Contractors (Sidewalks/Concrete)	GL-Each Occ.	3 Million	4 Million	5 Million	5 Million	3 Million	4 Million	5 Million	5 Million
12	M Risk	HVAC (other than Boiler)	GL-Each Occ.	2 Million	2 Million	2 Million	3 Million	2 Million	2 Million	2 Million	3 Million
13	M Risk	Interior Contractors	GL-Each Occ.	2 Million	3 Million	3 Million	4 Million	2 Million	3 Million	3 Million	4 Million
14	M Risk	Landscaping	GL-Each Occ.	2 Million	2 Million	2 Million	3 Million	2 Million	2 Million	2 Million	3 Million
15	M Risk	Movers	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
16	M Risk	Plumbers	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
17	L Risk	Cleaning	GL-Each Occ.	1 Million	2 Million	2 Million	3 Million	1 Million	2 Million	2 Million	3 Million
18	L Risk	Intercoms/Cameras/Telecommunications	GL-Each Occ.	1 Million	2 Million	2 Million	4 Million	1 Million	2 Million	2 Million	4 Million
19	L Risk	Painters/Floor Scraping	GL-Each Occ.	1 Million	2 Million	2 Million	3 Million	1 Million	2 Million	2 Million	3 Million
20	L Risk	Suppliers that deliver on premises (do not insta	GL-Each Occ.	1 Million	2 Million	2 Million	2 Million	1 Million	2 Million	2 Million	2 Million
21	L Risk	Suppliers that deliver on premises (install)	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million

Footnote: The required limits of insurance can be satisfied by any combination of primary and umbrella/excess insurance coverage

ADDITIONAL INSURANCE COVERAGE

1. Professional Liability may be required on a risk profile depending on nature of services provided by contract. Coverage required for professional service such as attorney, architect, design, engineering and most consultants. For low risk \$2M, medium risk \$3M and high risk \$5M.
- 2) Fidelity Bond aka Crime (loss of money or other property due to dishonest acts). Only for Contracts such as Banking, Janitorial, Fund Raising, TPA's and similar. For a low risk limits should be set at \$1M, medium risk \$3M and high risk \$5M

All Contractors and Vendors unless indicated otherwise	Automobile Liability (operating vehicles w/ total GVWR of 26,000 lbs. or less)	1 Million	1 Million	1 Million	1 Million	1 Million	1 Million	1 Million	1 Million	1 Million
All Contractors and Vendors unless indicated otherwise	Automobile Liability (operating vehicles w/ total GVWR greater than 26,000 lbs.)	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million
All Contractors and Vendors unless indicated otherwise	Workers' Compensation/Employer's Liability (10 employees or fewer)	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease
All Contractors and Vendors unless indicated otherwise	Workers' Compensation/Employer's Liability (more than 10 employees)	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease

SPECIFIC INSURANCE REQUIREMENTS

1. Teachers College, Columbia University their affiliates, trustees, officers, agents and employees, volunteers, and representatives must be named as an **additional insured** and shall provide a **waiver of subrogation** in favor of Teacher College and affiliates (as noted in #5)
 2. Teachers College Columbia University, Attn: Risk Management Division, 525 West 120th Street, Box 83, NY NY 10027 as **Certificate Holder**.
 3. Require that the Client shall be notified at least **30 days in advance of cancellation, non-renewal or material change** in coverage.
 4. **Waiver of Subrogation** for all lines including Workers' Compensation.
 5. **Primary and Non-Contributory** coverage in favor of Teachers College.
 6. Require and verify that all insurers have a minimum financial rating of AM Best Rating of A- and a financial category of VII. credit risk analysis to determine the financial strength of the company to meet future claim payment obligations.
 7. Work with TC' General Counsel's Office to include strong indemnification wording in the contract that correlate with the negotiated insurance requirements.
- OPTIONAL**
9. Conduct research on company to review current financial ratings and any other important factors of past history that may influence or affect relationship.
 10. If applicable, for vendor related contracts, consider inserting contractual requirements for product recall costs and responsibilities. particular product, or business relationship terminates.)