

UNIVERSITY OF CALIFORNIA

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

HEALTH RELATED

United States Vendors Only¹

A. MINIMUM LEVELS OF COVERAGE

The following are the minimum insurance coverage and policy limits that must be included in all contracts with Contractors and External Users for health-related goods and services. Examples of health-related include data processing, EMT/Ambulance, hospital food services, health maintenance organizations, hospital and/or care facilities, medical devices, physician services, nursing services, technicians, etc. 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)

Professional Liability

Request \$5MM Each Occurrence, \$5MM Aggregate
Accept a minimum of \$1MM Each Occurrence, \$1MM Aggregate

Commercial Auto Liability²

\$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:

¹ Consult Risk Manager for vendors outside the United States.

² Auto Liability only required when vendor's vehicles will be used for purposes other than commute purposes.

- Physicians;
- Medical Groups;
- Hospitals;
- Medical Devices;
- Health Maintenance Organizations;
- Skilled Nursing Facilities.

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>