|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Type of Insurance** | **Independent Contractor /Consultant - Individual** | **Independent Contractor/Consultant – Corporation (c)** | **General Contractor** | **Trade Contractor (d)** | **Specialty Contractor- High Risk Exposure (e)** |
| **Commercial General Liability (b) (F)** | $1,000,000 per occurrence combined single limit for property damage/personal and /or advertising injury. | $1,000,000 per occurrence/$2,000,000 aggregate combined single limit for property damage/personal and/or advertising injury and medical expense. | $1,000,000 per occurrence/$2,000,000 aggregate combined single limit for property damage/personal and/or advertising injury and medical expense. | $1,000,000 per occurrence/$2,000,000 aggregate combined single limit for property damage/personal and/or advertising injury and medical expense. | $1,000,000 per occurrence/$2,000,000 aggregate combined single limit for property damage/personal and/or advertising injury and medical expense. |
| **Products/Completed Operations (F)** | As above | As above | As above | As above | As above |
| **Automobile Liability**  **(F)** | $1,000,000 per occurrence/aggregate combined single limit for property damage and bodily injury | $1,000,000 per occurrence/aggregate combined single limit for property damage/bodily injury, including hired & non-owned vehicles | $1,000,000 per occurrence/aggregate combined single limit for property damage/bodily injury, including hired & non-owned vehicles | $1,000,000 per occurrence/aggregate combined single limit for property damage/bodily injury, including hired & non-owned vehicles | $1,000,000 per occurrence/aggregate combined single limit for property damage/bodily injury, including hired & non-owned vehicles |
| **Workers’ Compensation** | N/A **(a)** | Statutory limits | Statutory limits | Statutory limits | Statutory limits |
| **Employers Liability** | N/A **(a)** | $1,000,000 each accident | $1,000,000 each accident | $1,000,000 each accident | $1,000,000 each accident |
| **Umbrella Liability (f)** | N/A **(a)** | $1,000,000 | $1,000,000 | $1,000,000 | $1,000,000 |
| **Professional Liability (b) (F)** | $1,000,000 per incident $1,000,000 aggregate | $1,000,000 per incident  $1,000,000 aggregate | $1,000,000 per incident  $1,000,000 aggregate | $1,000,000 per incident  $1,000,000 aggregate | $1,000,000 per incident  $5,000,000 aggregate |
| **Pollution (b) (F)** | $1,000,000 each claim  $1,000,000 aggregate | $1,000,000 each claim  $2,000,000 aggregate | $1,000,000 each claim  $2,000,000 aggregate | $1,000,000 each claim  $2,000,000 aggregate | $1,000,000 each claim  $2,000,000 aggregate |

**a** - Not applicable  
**b** – May be required, depending on nature of services rendered.  
**c** – Use for professional services i.e., doctors, attorneys, engineers, architects, or consultant representing a corporation.  
**d** – For instance, plumbers, sprinkler repair man, lawn contractors, electrician, or HVAC contractors.  
**e** – For instance, hazardous waste removal.  
**F** – Request that FGCU be named as additional Insured.

**Please contact Environmental Health and Safety department if you have any questions regarding vendor insurance at ext. 1126.**