

## Quick Reference Guide for Insurance Requirements for Goods and Services

<p><b>Low Risk Exposure</b> <i>Goods &amp; Services</i></p> <p>Presents a minimal threat to safety, health and well-being of public; has low potential to cause business interruption, financial loss, increased costs or degradation of performance.</p>	<p><b>Moderate Risk Exposure</b> <i>Goods &amp; Services</i></p> <p>Potential to cause injury / illness, property damage, some business interruption, financial loss, increased costs or degradation of performance.</p>	<p><b>High Risk Exposure</b> <i>Goods &amp; Services</i></p> <p>Likely to cause severe injury/death, major property damage, significant business interruption, financial loss, increased costs or degradation of performance.</p>
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### Goods & Services

<ul style="list-style-type: none"> <li>➤ Advertising</li> <li>➤ Art</li> <li>➤ Athletic equipment</li> <li>➤ Audio eq/supplies</li> <li>➤ Cell phones</li> <li>➤ Classroom trng.</li> <li>➤ Clerical Services</li> <li>➤ Clothing</li> <li>➤ Computers</li> <li>➤ Copiers</li> <li>➤ Data processing</li> <li>➤ Floor coverings</li> <li>➤ Furniture repair</li> <li>➤ Library</li> <li>➤ Mailing services</li> <li>➤ Maps</li> <li>➤ Office Equip</li> <li>➤ Office Eq. Maint</li> <li>➤ Office Supplies</li> </ul>	<ul style="list-style-type: none"> <li>➤ Pagers</li> <li>➤ Paper</li> <li>➤ Personal service</li> <li>➤ Printing/graphics</li> <li>➤ Program devel.</li> <li>➤ Promotional goods</li> <li>➤ Reports</li> <li>➤ Research</li> <li>➤ Seminars/workshops</li> <li>➤ Signs</li> <li>➤ Software</li> <li>➤ Speakers</li> <li>➤ Theatrical sup.</li> <li>➤ Tools</li> <li>➤ Trainers</li> <li>➤ Training aids</li> <li>➤ Wall coverings</li> <li>➤ Window coverings</li> <li>➤ Web design</li> </ul>	<ul style="list-style-type: none"> <li>➤ Air conditioning</li> <li>➤ Appliances/repair</li> <li>➤ Automobiles</li> <li>➤ Auto repair/maint</li> <li>➤ Beverage equip</li> <li>➤ Building equip</li> <li>➤ Building supplies</li> <li>➤ Catering</li> <li>➤ Compressors</li> <li>➤ Delivery svcs.</li> <li>➤ Electrical</li> <li>➤ Electronic</li> <li>➤ Equip rental</li> <li>➤ Fasteners</li> <li>➤ Filming</li> <li>➤ Fire equip</li> <li>➤ Food equip</li> <li>➤ Furniture</li> </ul>	<ul style="list-style-type: none"> <li>➤ Janitorial Services</li> <li>➤ Landscaping</li> <li>➤ Moving services</li> <li>➤ Pavement Repair</li> <li>➤ Pavement striping</li> <li>➤ Program mgmt.</li> <li>➤ Pumps</li> <li>➤ Refrigeration</li> <li>➤ Safety eq/sup</li> <li>➤ Sidewalk const</li> <li>➤ Security svcs.</li> <li>➤ Telcom eq/svc</li> <li>➤ Trailers</li> <li>➤ Transport</li> <li>➤ Tree trimming</li> <li>➤ Water service</li> <li>➤ Water trmt.</li> <li>➤ Window clean</li> </ul>	<ul style="list-style-type: none"> <li>➤ Air charters</li> <li>➤ Asphalt paving</li> <li>➤ Bleachers/seating</li> <li>➤ Blasting</li> <li>➤ Building const.</li> <li>➤ Bus charters</li> <li>➤ Chemicals</li> <li>➤ Crane rental</li> <li>➤ Crane svcs.</li> <li>➤ Demolition</li> <li>➤ Drugs</li> <li>➤ Elevator maint.</li> <li>➤ Excavation</li> <li>➤ Food services</li> <li>➤ Fuel/lubricants</li> <li>➤ Exhibitions</li> <li>➤ Gases</li> </ul>	<ul style="list-style-type: none"> <li>➤ Hazardous waste</li> <li>➤ Haz. Materials</li> <li>➤ Health care svcs.</li> <li>➤ Lab equipment</li> <li>➤ Lab supplies</li> <li>➤ Medical equip.</li> <li>➤ Medical sup.</li> <li>➤ Office trailers</li> <li>➤ Pest control</li> <li>➤ Professional svcs.</li> <li>➤ Road const.</li> <li>➤ Services to minors</li> <li>➤ Sewer const.</li> <li>➤ Special license req'd.</li> </ul>
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### Insurance Requirements

<p><b>Commercial General Liability / Occurrence</b></p> <ul style="list-style-type: none"> <li>• Per occurrence \$ 500,000</li> <li>• Completed Operations \$ 500,000</li> <li>• Personal &amp; Adv Injury \$ 500,000</li> <li>• General Aggregate \$1,000,000</li> <li>• Products \$1,000,000</li> </ul> <p><b>Automobile Liability</b> \$500,000  <b>Workers' Compensation</b> Statutory  <b>Hold-harmless Agreement</b>  <b>Additional Insured Required</b>  <b>30 Day Notice of Cancellation</b></p>	<p><b>Commercial General Liability / Occurrence</b></p> <ul style="list-style-type: none"> <li>• Per occurrence \$1,000,000</li> <li>• Completed Operations \$1,000,000</li> <li>• Personal &amp; Adv Injury \$1,000,000</li> <li>• General Aggregate \$2,000,000</li> <li>• Products \$2,000,000</li> </ul> <p><b>Automobile Liability</b> \$1,000,000  <b>Workers' Compensation</b> Statutory  <b>Hold-harmless Agreement</b>  <b>Additional Insured Required</b>  <b>30 Day Notice of Cancellation</b></p>	<p><b>Commercial General Liability / Occurrence</b></p> <ul style="list-style-type: none"> <li>• Per occurrence \$1,000,000</li> <li>• Completed Operations \$1,000,000</li> <li>• Personal &amp; Adv Injury \$1,000,000</li> <li>• General Aggregate \$5,000,000</li> <li>• Products \$5,000,000</li> </ul> <p><b>Automobile Liability</b> \$1,000,000  <b>Workers' Compensation</b> Statutory  <b>Hold-harmless Agreement</b>  <b>Additional Insured Required</b>  <b>30 Day Notice of Cancellation</b></p>
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