

**PROCUREMENT INSURANCE GUIDELINES FOR CONTRACTS LESS THAN \$150,000**

	Caterer/ Concessions	*Construction	*Equipment Repair/ Install/ Maintenance/ Use	Special Events		Hazardous Waste or Materials (includes Animal, Asbestos, Chemical)	Janitorial Services	*Professional and Engineering Services-- Consulting, Training, Software Development	* Research agreements with Clinical Trials	Service and Delivery	Transportation	
		Trades, T&M, Small Projects, Landscape	Low Risk	Entertainers at OU facility	Fireworks- Pyrotech - Amusement - Inflatables, etc.						Charters/ Buses	Vehicles/ Vans
<b>Workers' Compensation</b>												
Per Occurrence	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY
Aggregate	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY	STATUTORY
<b>Employer's Liability</b>												
Minimum Limit	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
<b>Commercial General Liability</b>												
Per Occurrence	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 5,000,000	\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Aggregate	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 5,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
<b>Environmental/Pollution Liability</b>												
Per Occurrence						\$2,000,000						
Aggregate						\$2,000,000						
<b>Automobile Liability</b>												
Per Occurrence	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Aggregate	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
<b>Professional Liability</b>												
Per Occurrence								\$ 1,000,000	\$ 1,000,000			
Aggregate								\$ 3,000,000	\$ 3,000,000			
<b>Cyber Insurance</b>												
Per Occurrence								\$ 1,000,000	\$ 1,000,000			
Aggregate								\$ 3,000,000	\$ 3,000,000			
<b>Clinical Trials</b>												
Per Occurrence									\$ 1,000,000			
Aggregate									\$ 3,000,000			
<b>Liquor Liability Insurance (Catering contracts with alcohol)</b>												
Per Occurrence	\$ 1,000,000											
Aggregate	\$ 1,000,000											
<b>Builder's Risk Insurance</b>												
Per Occurrence												
Aggregate		Value of project										
<b>Product Liability</b>												
Per Occurrence		\$ 1,000,000	\$ 1,000,000					\$ 1,000,000	\$ 1,000,000			
Aggregate		\$ 2,000,000	\$ 2,000,000					\$ 2,000,000	\$ 2,000,000			
<b>Excess/Umbrella Liability</b>												
Per Occurrence												
Aggregate												
<b>Special Notes</b>												

**For activities or services NOT taking place on University Property, Workers' Compensation, Employers' Liability, and Automobile Liability are not required. All other insurance requirements will be as listed.**

**Any combination of primary and excess or umbrella insurance may be used to satisfy the limits of coverage for Commercial General Liability, Auto Liability, and Employers Liability. If any contracting party does not have required limits of insurance, please contact Enterprise Risk Management to discuss.**

**Should (Contracting Party) subcontract any work under this agreement to any other party, each subcontractor shall be subject to all of the insurance requirements of this agreement and shall be required to provide proof thereof.**

**Each Certificate of Insurance should list the Board of Regents of the University of Oklahoma as a certificate holder.**

**\*An asterisk has been added to the columns that may require Product and/or Completed Operations Liability Insurance as part of the contract agreement dependent upon the specific services being provided. General Liability Policies may include or can offer Product and/or Completed Operations Liability insurance coverage. It is important for Vendors to verify with their insurance carrier or broker if such coverage is included, or can be added.**