

**UNIVERSITY OF CALIFORNIA**  
**MINIMUM INSURANCE REQUIREMENTS**  
**FOR CONTRACTORS/EXTERNAL USERS**

**TRANSPORTATION**  
United States Vendors Only<sup>1</sup>

**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 relating to transportation contracts. Depending on the activity involved in the contract, additional insurance 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)

**Commercial Auto Liability**

\$1MM Combined Single Limit

**Workers' Compensation**

Statutory Limits

**Employers' Liability**

\$1MM/\$1MM/\$1MM

**B. ADDITIONAL COVERAGE**

Depending on the activity involved in a transportation related contract, additional coverage may be necessary. Please use the table below to determine whether additional coverage is necessary. In addition, it may be useful to contact your local Risk Manager for input as to appropriate coverage and limits for your particular contract.

**Campus Risk Management:**

<http://www.ucop.edu/risk-services/staff-contacts/campus-risk-managers/index.html>

**Medical Center Risk Management:**

<http://www.ucop.edu/risk-services/staff-contacts/medical-center-risk-managers/index.html>

---

<sup>1</sup> Consult Risk Manager for vendors outside the United States.

| <b>Contractors/<br/>External Users</b>                              | <b>Commercial<br/>General<br/>Liability<br/>Per Occ/Agg</b>    | <b>Professional<br/>Liability<br/>Per Occ/Agg</b> | <b>Auto<br/>Liability<br/>Combined<br/>Single<br/>Limit</b> | <b>Workers'<br/>Compensation &amp;<br/>Employers<br/>Liability<sup>1</sup></b> | <b>Comments</b> |
|---------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------|
| Aircraft,<br>Chartered<br>Commercial –<br>Fixed Wing 7-20<br>Seats  | \$10MM<br>combined<br>single limit<br>including<br>passengers  |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                 |
| Air Ambulance<br>(fixed or roto)                                    | \$10MM<br>combined<br>single limit<br>including<br>passengers  |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                 |
| Aircraft, Private<br>General Aviation,<br>Single Engine             | \$2MM<br>combined<br>single limit<br>including<br>passengers   |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                 |
| Aircraft, Private<br>General Aviation,<br>Multi Engine              | \$10MM<br>combined<br>single limit<br>including<br>passengers  |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                 |
| Aircraft, Jet<br>Turbo fixed wing<br>(up to 12 seats<br>incl. crew) | \$50MM<br>combined<br>single limit<br>including<br>passengers  |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                 |
| Aircraft, fixed<br>wing (13-40<br>seats incl. crew)                 | \$200MM<br>combined<br>single limit<br>including<br>passengers |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                 |
| Aircraft, fixed<br>wing (over 40<br>seats incl. crew)               | \$500MM<br>combined<br>single limit<br>including<br>passengers |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                 |
| Automobile,<br>Private                                              | \$1MM/\$2MM                                                    |                                                   | \$1MM                                                       | \$1MM/\$1MM/\$1MM                                                              |                 |
| Chartered Public<br>Carrier (ground)<br>1-6 passengers              | \$1MM/\$2MM                                                    |                                                   | \$5MM                                                       | \$1MM/\$1MM/\$1MM                                                              |                 |
| Chartered Public<br>Carrier (ground)<br>7-20 passengers             | \$1MM/\$2MM                                                    |                                                   | \$10MM                                                      | \$1MM/\$1MM/\$1MM                                                              |                 |
| Chartered Public<br>Carrier (ground)<br>21+ passengers              | \$1MM/\$2MM                                                    |                                                   | \$15MM<br>combined<br>single limit                          | \$1MM/\$1MM/\$1MM                                                              |                 |
| Food Service/<br>Catering<br>Transportation                         | \$1MM/\$2MM                                                    |                                                   | \$2MM                                                       | \$1MM/\$1MM/\$1MM                                                              |                 |

| <b>Contractors/<br/>External Users</b>                  | <b>Commercial<br/>General<br/>Liability<br/>Per Occ/Agg</b>   | <b>Professional<br/>Liability<br/>Per Occ/Agg</b> | <b>Auto<br/>Liability<br/>Combined<br/>Single<br/>Limit</b> | <b>Workers'<br/>Compensation &amp;<br/>Employers<br/>Liability<sup>1</sup></b> | <b>Comments</b>                                                                          |
|---------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Hazardous<br>Materials<br>Transportation                | Consult Risk<br>Manager                                       |                                                   | Consult<br>Risk<br>Manager                                  | Consult Risk<br>Manager                                                        | ▪ Consult Risk<br>Manager for<br>specific<br>coverage<br>requirements                    |
| Helicopter,<br>Chartered<br>Commercial                  | \$10MM<br>combined<br>single limit<br>including<br>passengers |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                                                                                          |
| Helicopter,<br>Private General<br>Aviation              | \$10MM<br>combined<br>single limit<br>including<br>passengers |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              |                                                                                          |
| Medical<br>Services,<br>Independent<br>Contractor       | \$1MM/\$2MM                                                   |                                                   | \$1MM                                                       | \$1MM/\$1MM/\$1MM                                                              | ▪ Consult Risk<br>Manager for<br>additional<br>specific<br>coverage<br>requirements      |
| Patient<br>Transportation                               | \$1MM/\$2MM                                                   | \$1MM/\$1MM                                       | \$5MM                                                       | \$1MM/\$1MM/\$1MM                                                              |                                                                                          |
| Travel (all)                                            | \$1MM/\$2MM                                                   |                                                   | \$1MM                                                       | \$1MM/\$1MM/\$1MM                                                              | ▪ Depending<br>on mode,<br>other carrier<br>specific<br>coverage<br>/limits may<br>apply |
| University<br>Vehicles taken<br>off campus by<br>others | \$1MM/\$2MM                                                   |                                                   | \$1MM                                                       | \$1MM/\$1MM/\$1MM                                                              |                                                                                          |
| Watercraft<br>(commercial)<br>1-10 passengers           | \$5MM<br>combined<br>single limit                             |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              | ▪ P&I should<br>include<br>Collision<br>liability, unless<br>under H&M                   |
| Watercraft<br>(commercial) 10-<br>22 passengers         | \$10MM<br>combined<br>single limit                            |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              | ▪ P&I should<br>include<br>Collision<br>liability, unless<br>under H&M                   |

| <b>Contractors/<br/>External Users</b>          | <b>Commercial<br/>General<br/>Liability<br/>Per Occ/Agg</b> | <b>Professional<br/>Liability<br/>Per Occ/Agg</b> | <b>Auto<br/>Liability<br/>Combined<br/>Single<br/>Limit</b> | <b>Workers'<br/>Compensation &amp;<br/>Employers<br/>Liability<sup>1</sup></b> | <b>Comments</b>                                                                                                                                                                                                       |
|-------------------------------------------------|-------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Watercraft<br>(commercial) 23+<br>passengers    | \$15MM<br>combined<br>single limit                          |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              | <ul style="list-style-type: none"> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> <li>▪ Consult Risk Manager for additional specific coverage requirements</li> </ul>                    |
| Watercraft<br>(private)<br>Not exceeding<br>30' | \$500k<br>combined<br>single limit                          |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              | <ul style="list-style-type: none"> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> <li>▪ Consult Risk Manager for additional specific coverage requirements</li> </ul>                    |
| Watercraft<br>(private)<br>Exceeding 30'        | \$1MM<br>combined<br>single limit                           |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              | <ul style="list-style-type: none"> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> <li>▪ Consult Risk Manager for additional specific coverage requirements</li> </ul>                    |
| Watercraft –<br>Work Boat                       | \$1MM<br>combined<br>single limit                           |                                                   |                                                             | \$1MM/\$1MM/\$1MM                                                              | <ul style="list-style-type: none"> <li>▪ Work Boat does not carry passengers; main function is to pick up waterborne equipment</li> <li>▪ P&amp;I should include Collision liability, unless under H&amp;M</li> </ul> |

<sup>1</sup> **WORKERS' COMPENSATION**

Statutory limits required for workers' compensation plus \$1MM minimum for Employers' Liability.