

**VALENCIA COLLEGE**



# **Minimum Insurance Requirements for Contracts**

**Risk Management**

Revised: 1/2020

CONTENTS

I.	<b>SCOPE</b> .....	3
II.	<b>INSURANCE COVERAGE</b> .....	3
	➤ COMMERCIAL GENERAL LIABILITY	
	➤ BUSINESS AUTOMOBILE LIABILITY	
	➤ WORKERS’ COMPENSATION/EMPLOYERS LIABILITY	
	➤ UMBRELLA LIABILITY	
III.	<b>OTHER LINES OF INSURANCE COVERAGE</b> .....	4
	➤ PROPERTY INSURANCE	
	➤ POLLUTION LIABILITY INSURANCE	
	➤ PROFESSIONAL LIABILITY (ERRORS AND OMISSIONS, E&O)	
	➤ CRIME INSURANCE	
IV.	<b>CERTIFICATES OF INSURANCE</b> .....	5
	➤ CERTIFICATES OF INSURANCE (DESCRIPTION & CONTENTS)	
V.	<b>OTHER KEY CONSIDERATIONS</b> .....	6
	➤ MINORS ON CAMPUS	
	➤ USE AND OR SALE OF ALCOHOL	
	➤ TENANT USER LIABILITY INSURANCE PROGRAM	
	➤ GOVERNMENTAL TORT IMMUNITY	
	➤ SELF-INSURED CONTRACTING PARTIES	
	➤ LOSS DOCUMENTATION AND INVESTIGATION	
VI.	<b>INSURANCE REQUIREMENTS MATRIX KEY AND MATRIX</b> .....	7
	➤ MATRIX KEY	
	➤ MATRIX	

## **I. SCOPE**

The following insurance requirements facilitate the execution of contracts by duly authorized officers of Valencia College (also herein referred to as College). These insurance requirements apply to all contracts entered into by Valencia with contracting parties that supply goods and/or services such as, but not limited to, for profit, nonprofit, not for profit businesses and organizations, independent consultants, students, student organizations, other academic institutions, including research awards and sub-awards. The dollar amounts shown in the insurance Matrix Table are guidelines. Valencia reserves the right to modify or change, in part or in full, any information contained herein if determined to be in the best interest of the College. Should a contracting party wish to make changes or modifications to the requirements or limits contained in this document, the contracting party must submit a written request to the Office of Contracts and Records indicating the change(s) or modification(s) and explain the reason(s). The College does not guarantee that a request for change or modification will be granted.

## **II. INSURANCE COVERAGE**

Insurance coverage serves as part of the financial backing for the liability assumed by a contracting party through the indemnification language in a contract. Instead of intentionally utilizing its own assets to support the liability, the contracting party is transferring the risk to the insurance company in return for payment of the insurance premium.

Valencia requires that the insurance policies of all contracting parties be written on a primary basis and be non-contributory with any other insurance coverages. Contracting parties must use insurance companies authorized to do business in the State of Florida and values of coverage are to be in US currency, as shown in the insurance Matrix.

The insurance shall cover the contracting party's entire operation while under contract with the College and shall be valid throughout the effective period of the contract. The coverages and minimum limits required are a reflection of the perceived risks associated with the activities of the contracting party, but in no way limits the liability of the contracting party. If the contracting party does not have insurance coverage or inadequate limits to cover the cost of a contract related claim(s), Valencia will seek a court order to attach the contracting party's assets to satisfy indemnity against incurred damages.

Contracting parties that are self-insured are not required to carry insurance or carry a deductible/retention greater than \$250,000 on any required coverage and must attest that they possess the necessary amount of unencumbered financial assets to support their retained risk financing exposure(s).

### ***COMMERCIAL GENERAL LIABILITY***

Commercial General Liability (GL) is a broad based insurance that covers the liability assumed in the performance of the general, non-professional activities of many businesses. General liability insurance will be the primary policy responding to negligent acts or conditions of the contracting party.

A contracting party doing or conducting business with Valencia will be required to provide evidence of appropriate insurance and to name Valencia College as an additional insured to the organization's insurance policy. (Please see Section IV, "Certificates of Insurance", for required wording.)

***BUSINESS AUTOMOBILE LIABILITY***

In situations where the contracting party will be utilizing motor vehicles to perform operations or provide services on Valencia owned property, the contracting party will be required to carry Business Automobile Liability (AL) Insurance. If the contracting party will be transporting hazardous substances or passengers for hire, they must meet all State and Federal licensing requirements. This insurance shall include third-party bodily injury and property damage liability for owned, hired and non-owned automobiles.

***WORKERS' COMPENSATION / EMPLOYERS LIABILITY***

Workers' Compensation (WC) covers an employer's statutory financial obligation to pay the costs associated with an employee's medical treatment and lost wages due to a work related injury or illness. With very limited exceptions, state laws require all businesses to either purchase workers' compensation coverage or become an authorized self-insurer by statute. Refer to Florida Statutes Chapter 440 regarding Workers Compensation coverage requirements and exemptions.

Employers Liability is protection for the employer against lawsuits from an employee injured while in the scope of their employment. Coverage generally applies when employees allege negligence against the employer for not providing a safe working environment. Employer's Liability coverage is notated on the certificate as part of the Workers' Compensation policy.

Contracting parties providing services to Valencia are required to carry Workers' Compensation and Employers Liability Insurance. It is the responsibility of the contracting party to provide documentation that they are exempt from statutory requirements if they qualify for such. The insurer shall agree to waive all rights of subrogation against Valencia College, its officers, agents, employees and volunteers for losses arising from work performed by the Contracting Party for the College.

***UMBRELLA LIABILITY***

Umbrella Liability (UL) Insurance is an insurance policy that provides coverage in excess of the coverage specified in a main policy or policies. This policy may also be a primary policy that covers losses other policies do not.

A contracting party that is required to have GL, AL and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000. Some exemptions may apply; see Matrix. In general, UL limits are determined based on the scope and/or risks associated with the services provided by the contracting party.

**III. OTHER LINES OF INSURANCE COVERAGE*****PROPERTY INSURANCE***

Requirements to carry property insurance will generally be limited to lease agreements with commercial tenants. The tenant will be required to carry "Broad Form" property insurance (including breakage of glass from any source whatsoever) to all property of the tenant, including all improvements and betterments made to the building by the tenant, in an amount equal to the replacement cost value of the property. Property insurance is also required of the contracting party if they will have care, custody or control of Valencia College-owned personal property.

***POLLUTION LIABILITY INSURANCE***

Pollution Liability Insurance is applicable when a contracting party engages in a business that works with or transports a product or waste considered “hazardous materials” under local, state or federal laws/regulations. The policy must cover the contracting party’s completed operations. This insurance must include immediate and long-term coverage for third-party liability including defense costs and completed operations. Coverage will be required during the term of the contract/lease and at least three years following its completion/termination.

***PROFESSIONAL LIABILITY / E&O (ERRORS AND OMISSIONS)***

A Professional Liability policy is applicable when a contracting party performs activities that are specialized professional services and not covered under the GL. Professional/Errors & Omissions Liability insurance may include, but is not limited to, Law Firms, Architects, Consultants, Engineers, Information Technology, Accountants, Financial/Asset management.

***CRIME INSURANCE***

When the contracting services include handling or having access to Valencia’s money, securities and other negotiable instruments, the contracting party will be required to have a Commercial Crime Insurance policy.

**IV. CERTIFICATES OF INSURANCE**

A Certificate of Insurance (COI) is a simple, standardized way of documenting proof of insurance coverages. Although a COI is not legally binding and does not impose any obligation onto the insurance company/companies listed, it does serve to identify the key information about the contracting party’s insurance. Valencia will accept a properly completed ACORD 25 (liability), and ACORD 28 (commercial property), or similarly formatted Certificate of Insurance form as sufficient proof of insurance.

To ensure Valencia has additional insured status on the Contractor or Vendor’s policy, the following statement, or one similar, must be on the COI or an endorsement. “Valencia College District Board of Trustees and Valencia Foundation are included as additional insured with respects to the required coverages”. The address for the certificate holder should be as follows:

Valencia College, District Board of Trustees  
Office of Contracts and Records  
P.O. Box 3028  
Orlando, FL 32802-3028

Prior to contract execution, the contracting party must submit a COI at the required levels as indicated in this document to the Office of Contracts and Records at the above address. Each policy shall include a provision of a thirty-day written notice of cancellation.

The College must be exempt from, and in no way be liable for any sums of money, which may represent a deductible in any insurance policy. The payment of such deductible shall be the sole responsibility of the contracting party that obtained the insurance.

**V. OTHER KEY CONSIDERATIONS**

***MINORS ON CAMPUS***

Supervision of Minors

Contracting parties acknowledge that Valencia bears no responsibility whatsoever for the supervision of minors on Valencia’s property. If supervision is required or appropriate for minors under the age of eighteen, the contracting party shall bear sole responsibility for such supervision.

Sexual Molestation/Abuse Coverage

Groups or individuals having events/camps/programs on Valencia campuses, which involve minors, are required to carry sexual molestation/abuse coverage for \$1,000,000 each occurrence with a \$2,000,000 aggregate.

***USE AND OR SALE OF ALCOHOL***

The contracting party of an event involving the use and or sale of alcohol must request, fill out and, submit a “Facilities Use Agreement” to the Director of Contracts and Records. The COI must have a liquor liability endorsement. Liquor Liability coverage must be at least \$1,000,000 each occurrence. In addition, the Contracting Party agrees to adhere to all Federal, State, and Local ordinances.

***TENANT USER LIABILITY INSURANCE PROGRAM***

The Tenant User Liability Insurance Program (TULIP) is available for purchase, on line, for short duration events if the service provider does not have the required liability insurance. Contact the Risk Management Office for more information regarding this program.

***GOVERNMENTAL TORT IMMUNITY***

Governmental entities are generally immune from liability for lawsuits in accordance with the principle of sovereign immunity. However, many states, including Florida, have enacted statutes that provide a limited waiver of such immunity types of tort actions. These entities should provide an Accord certificate of insurance or other documentation of the coverages they carry. Additionally, applicable state statutes may prohibit Valencia from enforcing an indemnification clause in the contract.

***SELF INSURED CONTRACTING PARTIES***

Contracting parties that have implemented a formal, structured self-insurance program (e.g. captive insurance company, risk retention group) or carry a deductible/retention greater than \$250,000 per claim on any required coverage, must attest in writing that they have excess insurance or reinsurance and that they possess the necessary amount of unencumbered financial assets to support their retained risk financing exposure(s).

***LOSS DOCUMENTATION AND INVESTIGATION***

In the event of an insurance claim or lawsuit arising from the improper performance or failure to perform the requirements of a contract, the College department that initiated the contract must cooperate with Risk Management and The Office of The General Counsel in securing all needed information and documentation concerning the contract.

**INSURANCE REQUIREMENTS - MATRIX KEY**

<p>A. <b>Commercial General Liability (GL):</b> GL insurance coverage is for each occurrence with the aggregate being twice the amount of the GL.</p>
<p>B. <b>Business Automobile Liability (AL):</b> AL insurance is required for contracting parties when they transport Valencia College property, employees, or use a vehicle that is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit.</p>
<p>C. <b>Worker Compensation (WC) and Employers Liability (EL):</b> WC limits will be per Florida Statutes. EL limits should be at least \$500,000 to \$1,000,000 per each occupational accident/occupational disease as indicated in the Matrix.</p>
<p>D. <b>Umbrella:</b> A contracting party that is required to have GL, AL, and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000. Some exemptions may apply. See Matrix.</p>
<p>E. <b>Crime:</b> A contracting party that will have access to Personal Identifiable Information (PII) or Personal Health Information (PHI) and/or directly handle or have access to computer systems that administer Valencia’s money, securities or other negotiable instruments, will be required to carry crime coverage.</p>
<p>F. <b>Professional Liability:</b> A type of liability insurance used by professionals and companies to cover losses from litigation, liabilities, and damages occurring due to errors and omissions in the product or service sold. If contracting party can document that their Professional Liability coverage is contained in their GL Policy, a separate Professional Liability Policy is not required.</p>
<p>G. <b>Environmental Pollution Liability:</b> Pollution liability insurance will generally cover bodily injury, property damage, and expenses incurred in investigating, settling, or defending a pollution claim. This coverage will also cover cleanup costs to remove and restore damaged property and will be required for contractors performing these types of services.</p>



**INSURANCE REQUIREMENTS - MATRIX**

<b>BUSINESS/FINANCE</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation / Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Accountant: (bookkeeping services)	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	\$1,000,000	N/A	Consultant
Accountant: (accounts receivables)	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	\$1,000,000	N/A	Consultant
Financial Advisor/ Asset Management	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	\$10,000,000	N/A	Consultant
Financial Advisor/ Tax Consultant	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	\$10,000,000	N/A	Consultant
Consultant	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	\$1,000,000	N/A	Consultant
Legal Support	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$5,000,000	\$5,000,000	N/A	Consultant

<b>BUILDING MAINTENANCE &amp; REPAIRS</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Asbestos Abatement	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$10,000,000	Continuing Services
Boiler/Chiller Installation	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Electricians	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services



# VALENCIA COLLEGE

<b>BUILDING MAINTENANCE &amp; REPAIRS (continued)</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Elevator Work	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Roofing	\$4,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
HVAC: (other than boilers)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Exterminators	\$3,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	Continuing Services
Painter / Floor Repairs & Replacements	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Landscape Services	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	Continuing Services
Life Safety: (fire pumps, sprinklers, hydrants, backflows etc.)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services

<b>CONSTRUCTION</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Architect, Engineer, Construction Mgmt: (Projects < \$10M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$2,000,000	N/A	Continuing Services
Architect, Engineer, Construction Mgmt: (Projects \$10M-\$20M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$3,000,000	N/A	Continuing Services

# VALENCIA COLLEGE

<b>CONSTRUCTION (continued)</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Architect, Engineer, Construction Mgmt: (Projects \$20M-\$40M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$4,000,000	N/A	Continuing Services
Architect, Engineer, Construction Mgmt: (Projects > \$40M)	\$1,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	\$10,000,000	N/A	Continuing Services
General Contractors: (interior / exterior)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$3,000,000	N/A	N/A	N/A	Continuing Services
Scaffolding Companies	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$5,000,000	N/A	N/A	N/A	Continuing Services

<b>ENVIRONMENTAL SERVICES</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Debris Removal: (construction debris, appliances, equipment, etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	\$5,000,000	Continuing Services
Electronic waste: (circuit boards, florescent lamps, etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	\$5,000,000	Continuing Services
Solid Waste / Recycling	\$5,000,000	\$5,000,000	Statutory/\$1,000,000	\$5,000,000	N/A	N/A	\$5,000,000	Continuing Services
Hazardous Material Removal: (lab waste)	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$25,000,000	N/A	\$1,000,000	\$10,000,000	Continuing Services
Environmental Site Assessment: Phase I	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$1,000,000	N/A	Consultant
Environmental Site Assessment: Phase II	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$1,000,000	N/A	Consultant

# VALENCIA COLLEGE

<b>ENVIRONMENTAL SERVICES (continued)</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Environmental Site Assessment: Phase III	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$5,000,000	\$5,000,000	Consultant
Environmental Remediation	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$5,000,000	\$5,000,000	Continuing Services
Environmental Consulting: (IAQ & OSHA surveys, abatement mgmt. etc.)	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	\$1,000,000	N/A	Consultant/ Continuing Services

<b>INFORMATION TECHNOLOGY</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Data Analysis	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$1,000,000	N/A	Consultant
Database Administration	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$1,000,000	N/A	Consultant
Other Network / IT Services	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$1,000,000	N/A	Consultant

<b>MARKETING &amp; COMMUNICATIONS</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Advertising Agent: (sales)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Community Organizer	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant

# VALENCIA COLLEGE

<b>MARKETING &amp; COMMUNICATIONS (continued)</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Lobbyist	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Marketing / Promotional Firm	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Public Relations / Communications	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Translator / Interpreter	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Continuing Services
Training: (onsite)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant/ Independent Contractor

<b>HUMAN RESOURCES</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Executive Search Firm	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Temporary Staffing	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Benefit Provider / Administrator	\$1,000,000	N/A	Statutory/\$500,000	\$5,000,000	5,000,000	N/A	N/A	Consultant
Employee Background Checks	\$1,000,000	N/A	Statutory/\$500,000	\$5,000,000	5,000,000	N/A	N/A	Consultant

# VALENCIA COLLEGE

<b>PRINT RELATED SERVICES</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Designer	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Editor	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Literary Editor: (print, online, or NOC)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Literary Translators	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Media Producer: (audio / visual)	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant
Writer	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	Consultant

<b>SHIPPING &amp; RECEIVING</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Suppliers Delivering: (no installing)	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Suppliers Delivering: (installing product)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Mail / Postal Services	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Continuing Services

# VALENCIA COLLEGE

<b>ENTERTAINMENT &amp; EVENT SERVICES</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Caterer / Food Truck	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Independent Contractor
Sports Referee	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Independent Contractor
Performing Artist: (individual)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Speaker
Performing Artist: (group)	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Speaker
Photographer / Videographer / Audio Editors	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Speaker
Musical Instrument Services	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Independent Contractor
Cooperative Production Services	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	Cooperative Production Services

<b>MISCELLANEOUS</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Speaker / Lecturer / Workshop Facilitator	N/A	N/A	Statutory	N/A	N/A	N/A	N/A	Speaker
Grant Evaluator	N/A	N/A	Statutory	N/A	N/A	N/A	N/A	Speaker
Facilities Use, High Risk: (rides, climbing walls, mechanical bulls, large groups, etc.)	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Facilities Use Agreement

# VALENCIA COLLEGE

<b>MISCELLANEOUS (continued)</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Facilities Use, Low / Mod Risk: (caterers, games amusements etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Facilities Use Agreement
Movers	\$2,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Medical Services: (HIV testing, flu shots, blood drawing, etc.)	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$1,000,000	N/A	Continuing Services

<b>TRANSPORTATION</b>	<b>Commercial General Liability (A)</b>	<b>Automobile Liability (B)</b>	<b>Workers' Compensation/ Employers Liability (C)</b>	<b>Umbrella (D)</b>	<b>Crime (E)</b>	<b>Professional Liability (F)</b>	<b>Environmental Pollution Liability (G)</b>	<b>Contract Type</b>
Bus: 5-10 passengers per vehicle	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services
Bus: 11-20 passengers per vehicle	\$1,000,000	\$3,000,000	Statutory/\$1,000,000	\$3,000,000	N/A	N/A	N/A	Continuing Services
Bus: Over 20 passengers per vehicle	\$1,000,000	\$5,000,000	Statutory/\$1,000,000	\$5,000,000	N/A	N/A	N/A	Continuing Services
Livery/Taxi	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	Continuing Services