

**COLUMBIA UNIVERSITY  
TRADES/SERVICES - MINIMUM INSURANCE REQUIREMENTS**

Review the insurance requirements below and send certificate of insurance to CUFOCOI@columbia.edu. A sample certificate can be found on the Vendor Expectations and Requirements page.				Individual Contract				Task Order Contractors			
				Cont = Individual contract amount for a particular project				CU \$'s = annual aggregate expected dollar volume of work to be awarded.			
				Trade Risk	Trade or Service	Insurance Description	Cont < 100K	100K>Cont<500K	500K>Cont<1M	Cont > 1M	CU \$'s < 100K
1	H Risk	General Contractors & Construction Mgrs	GL-Each Occ. Automobile Liability Environmental is required if environmental work is being performed. (see Environmental Remediation or Asbestos below)	5 Million 2 Million	5 Million 2 Million	5 Million 2 Million	5 Million 2 Million	5 Million 2 Million	5 Million 2 Million	5 Million 2 Million	5 Million 2 Million
2	H Risk	Asbestos Abatement	GL-Each Occ.& Environmental	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
3	H Risk	Boiler / Chiller Installations	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
4	H Risk	Debris Removal (Hauling Companies)	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
5	H Risk	Elevator Work	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
6	H Risk	Environmental Remediation	GL-Each Occ.& Environmental	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
7	H Risk	Roof Tanks	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
8	H Risk	Scaffolding Companies	GL-Each Occ.	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million	5 Million
9	H Risk	Exterminators	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
10	M Risk	Electricians	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
11	M Risk	Exterior Contractors (Facades / Roofs)	GL-Each Occ.	3 Million	4 Million	5 Million	5 Million	3 Million	4 Million	5 Million	5 Million
13	M Risk	Exterior Contractors (Sidewalks / Concrete work)	GL-Each Occ.	3 Million	3 Million	5 Million	5 Million	3 Million	3 Million	5 Million	5 Million
14	M Risk	HVAC (other than Boiler)	GL-Each Occ.	2 Million	2 Million	2 Million	3 Million	2 Million	2 Million	2 Million	3 Million
15	M Risk	Interior Contractors	GL-Each Occ.	2 Million	3 Million	3 Million	4 Million	2 Million	3 Million	3 Million	4 Million
16	M Risk	Landscaping	GL-Each Occ.	2 Million	2 Million	2 Million	3 Million	2 Million	2 Million	2 Million	3 Million
17	M Risk	Movers	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
18	M Risk	Plumbers	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
19	L Risk	Cleaning	GL-Each Occ.	1 Million	2 Million	2 Million	3 Million	1 Million	2 Million	2 Million	3 Million
20	L Risk	Intercoms / Cameras / Telecommunications	GL-Each Occ.	1 Million	2 Million	2 Million	4 Million	1 Million	2 Million	2 Million	4 Million
21	L Risk	Painters / Floor Scraping	GL-Each Occ.	1 Million	2 Million	2 Million	3 Million	1 Million	2 Million	2 Million	3 Million
22	L Risk	Suppliers that deliver on premises (do not Install)	GL-Each Occ.	1 Million	2 Million	2 Million	2 Million	1 Million	2 Million	2 Million	2 Million
23	L Risk	Suppliers that deliver on premises (Install)	GL-Each Occ.	2 Million	2 Million	3 Million	3 Million	2 Million	2 Million	3 Million	3 Million
		<b>All Contractors and Vendors unless indicated otherwise</b>	Automobile Liability (operating vehicles w/ total GVWR of 26,000 lbs. or less)	1 Million	1 Million	1 Million	1 Million	1 Million	1 Million	1 Million	1 Million
		<b>All Contractors and Vendors unless indicated otherwise</b>	Automobile Liability (operating vehicles w/ total GVWR greater than 26,000 lbs.)	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million	2 Million
		<b>All Contractors and Vendors unless indicated otherwise</b>	Workers' Compensation/Employer's Liability (10 employees or less)	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease	WC = Statutory; EL = \$500K per accident/disease
		<b>All Contractors and Vendors unless indicated otherwise</b>	Workers' Compensation/Employer's Liability (more than 10 employees)	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease	WC = Statutory; EL = \$1Million per accident/disease