

APPENDIX A

INSURANCE COVERAGE LIMITS REQUIREMENTS

(Supplement to PRO-607, Risk Management Considerations in Procurement: Insurance, Bonds and Sureties)

The following minimum insurance limits apply to vendors doing business with the State of Wisconsin. The “Standard Insurance Limits” apply to all procurements except high risk service procurements. The specific requirements for vendors providing high risk services supersede the Standard Insurance Limits.

All policies must be issued with a 30 day cancellation notice, by an insurance company licensed to do business in the State of Wisconsin, with a minimum AM Best rating of A-, and signed by an authorized agent.

I. Standard Insurance Limits

Workers Compensation (WC):

	Statutory Limits
Employers Liability Each Accident	\$ 100,000
Employers Liability Disease—Policy Limit	\$ 500,000
Employers Liability Disease—Each Employee	\$ 100,000

Commercial General Liability (CGL):

General Aggregate including Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000

Automobile Liability:

Combined Single Limit	\$ 1,000,000
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II. High Risk Insurance Limits

Air Charter:

Workers Compensation (WC):

Required for all Contracts
NO EXEMPTIONS

Commercial General Liability (CGL):

General Aggregate including Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000

Aircraft Liability:

Piston	\$ 5,000,000
Jet	\$25,000,000

Additional Insured: The vendor shall add the “State of Wisconsin, its officers, employees and agents” as an additional insured under the aircraft and commercial general liability policies.

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PRO-D-34 Effective Date: 4-14-10

PRO-607 Effective Date: 9-16-19

Ambulance Service:

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability	
Combined Single Limit	\$ 2,000,000
Professional liability	\$ 2,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general, automobile and professional liability policies.

Asbestos Abatement:

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability	
Combined Single Limit	\$ 1,000,000
Contractor's Pollution Liability (with 1 year extended reporting period)	
Each Occurrence	\$ 1,000,000
Aggregate	\$ 2,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general, and contractor's pollution liability policies.

Building Remodeling and Construction: This includes all aspects of building work, including, but not limited to, ducts, electrical, HVAC, painting, plumbing, roofing, etc.

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000

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Automobile Liability

Combined Single Limit \$ 1,000,000

If hazardous substance is involved:

Contractor's Pollution Liability (with 1 year extended reporting period)

Each Occurrence \$ 1,000,000

Aggregate \$ 2,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general, automobile and contractor's pollution liability policies.

Custodial Services:

Workers Compensation (WC): Required for all Contracts
NO EXEMPTIONS

Commercial General Liability (CGL):

General Aggregate including
Products and Completed Operations \$ 1,000,000

Each Occurrence \$ 1,000,000

Automobile Liability

Combined Single Limit \$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general liability policies.

Daycare:

Workers Compensation (WC): Required for all Contracts
NO EXEMPTIONS

Commercial General Liability (CGL):

General Aggregate including
Products and Completed Operations \$ 1,000,000

Each Occurrence \$ 1,000,000

Automobile Liability

Combined Single Limit \$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general and automobile liability policies.

Elevator Maintenance (includes all passenger and freight elevators):

Workers Compensation (WC): Required for all Contracts

NO EXEMPTIONS

Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 2,000,000
Each Occurrence	\$ 1,000,000
 Automobile Liability	
Combined Single Limit	\$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general liability policy.

Food Service: Food service supply chain safety and security for manual, catered, food supply and vending (This applies to University of Wisconsin institutions only.)

Workers Compensation (WC)	Required for all Contracts NO EXEMPTIONS
 Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
 Fire Legal	\$ 100,000
 Automobile Liability	
Combined Single Limit	\$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general liability policy.

High Risk Entertainment/Speakers: This service applies to a broad range of contracted services, including, but not limited to, pyrotechnical displays and controversial speakers.

Workers Compensation (WC)	Required for all Contracts NO EXEMPTIONS
 Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
 Automobile Liability	
Combined Single Limit	\$ 1,000,000
 Umbrella Liability	\$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general liability policy.

Medical/Therapist Services (including optical and laboratory): This includes all contracted medical services, including, but not limited to, assisted physician services, laboratory equipment maintenance, and patient testing.

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL): General Aggregate including Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability Combined Single Limit	\$ 1,000,000
Professional liability (malpractice)	\$ 2,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general and professional liability policies.

Recreational Services: This includes a broad range of contracted services, including, but not limited to, golf course management, camps and clinics not sponsored by the agency.

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL): General Aggregate including Products and Completed Operations	\$ 2,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability Combined Single Limit	\$ 1,000,000
Umbrella Liability	\$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general and automobile liability policies.

Refuse Transportation and Disposal:

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL): General Aggregate including	

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Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability	
Combined Single Limit	\$ 1,000,000
Contractor's Pollution Liability (with 1 year extended reporting period)	
Each Occurrence	\$ 1,000,000
Aggregate	\$ 2,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general and contractor's pollution liability policies.

Security:

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability	
Combined Single Limit	\$ 1,000,000
Professional Liability Insurance	\$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general, automobile and professional liability policies.

Tower Inspection and Maintenance Services:

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 2,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability	
Combined Single Limit	\$ 1,000,000

Additional Insured: The vendor shall add the "State of Wisconsin, its officers, employees and agents" as an additional insured under the commercial general liability policies.

Transportation Services: This service applies primarily to the transportation of people.

Workers Compensation (WC):	Required for all Contracts NO EXEMPTIONS
Commercial General Liability (CGL):	
General Aggregate including	
Products and Completed Operations	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Automobile Liability—in-state	
Combined Single Limit	\$ 2,000,000
Automobile Liability—inter-state and outside of Wisconsin	
Combined Single Limit	\$ 5,000,000

Additional Insured: The vendor shall add the “State of Wisconsin, its officers, employees and agents” as an additional insured under the commercial general and automobile liability policies.

Note: If service procurement includes an air charter, vendor must have:

Aircraft Liability:	Piston	\$ 5,000,000
	Jet	\$25,000,000