

## Professional Services Insurance Minimum Requirements

TYPE OF INSURANCE	MINIMUM LIMITS	
COMMERCIAL GENERAL LIABILITY ON "OCCURRENCE BASIS"	GENERAL AGGREGATE	\$1,000,000
	PRODUCTS-COMP/OP AGG	\$1,000,000
	PERSONAL & ADV. INJURY	\$1,000,000
	EACH OCCURRENCE	\$1,000,000
	FIRE DAMAGE (ANY ONE FIRE)	\$ 50,000
	SPECIFIC PROJECT AGGREGATE LIMITS	\$ SAME AS ABOVE
AUTOMOBILE LIABILITY ANY AUTO	INDIVIDUAL (EA. ACCIDENT)	\$1,000,000
	BODILY INJURY INCLUDING	
	DEATH & PROPERTY DAMAGE LIABILITY	
	COMBINED LIMIT (EACH ACCIDENT)	\$3,000,000
UMBRELLA/EXCESS LIABILITY	EACH OCCURRENCE	\$1,000,000
	AGGREGATE	\$1,000,000
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		WC STATUTORY LIMITS
	EMPLOYERS' LIABILITY – EACH ACCIDENT	\$500,000
	EACH EMPLOYEE	\$500,000
	AGGREGATE	\$500,000
PROFESSIONAL LIABILITY	EACH OCCURRENCE	\$1,000,000
	AGGREGATE	\$1,000,000

AIA CONTRACT DOCUMENT LANGUAGE GOVERNS INSURANCE REQUIREMENTS. THIS DATA PROVIDES GENERAL GUIDELINES.