

## INSURANCE REQUIREMENTS MATRIX

Type of Coverage	GENERAL REQUIREMENTS On-site and certain remote general services, including informal advising or consulting	REQUIREMENTS LICENSED PROFESSIONALS Architects, Engineers, CPAs, Attorneys, Brokers, etc.	REQUIREMENTS SPECIAL SERVICES LICENSED PROFESSIONALS Geotechs, Inspector of Record, Special Testing & Inspection, Industrial Hygiene, LEED Consulting, Commissioning, Landscape Architects, Surveyors.	REQUIREMENTS CONSTRUCTION General Contractors & Subcontractors for construction projects valued < \$2,000,000 .	REQUIREMENTS CONSTRUCTION General Contractors & Subcontractors for construction projects valued \$2,000,000 to \$5,000,000.	REQUIREMENTS CONSTRUCTION General Contractors & Subcontractors for construction projects valued > \$5,000,000 to \$15,000,000.	REQUIREMENTS CONSTRUCTION General Contractors & Subcontractors for construction projects valued > \$15,000,000. *Higher Excess limits depending on size of project.
<b>Commercial General Liability</b>  Per Occurrence Aggregate	  \$1,000,000 \$2,000,000	  \$1,000,000 \$2,000,000	  \$1,000,000 \$2,000,000	  \$1,000,000 \$2,000,000	  \$2,000,000 \$4,000,000	  \$5,000,000 \$10,000,000	Per Occur. \$5,000,000 Aggregate. \$10,000,000 *Excess Coverage Per Occur. \$5,000,000 Aggregate. \$10,000,000
<b>Commercial Automobile Liability</b> Any Auto, Hired & Non- Owned Autos Combined Single Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000	\$2,000,000
<b>Worker's Compensation</b> Per Accident Disease Per Employee Disease Policy Limit	\$1,000,000 \$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000 \$1,000,000
<b>Professional Liability</b> Per Occurrence Aggregate	Not Required	\$2,000,000 \$4,000,000	\$1,000,000 \$2,000,000	Not Required	Not Required	Not Required	Not Required
<b>Cyber Liability</b> Required if Contractor has access to confidential data Per Occurrence Aggregate	If applicable \$1,000,000 \$2,000,000	If applicable \$1,000,000 \$2,000,000	If applicable \$1,000,000 \$2,000,000	Not Required	Not Required	Not Required	Not Required
<b>Builder's Risk</b> Coverage for total amount of construction contract	Not Required	Not Required	Not Required	General Contractor Required for projects > \$250,000	General Contractor Required for projects > \$250,000	General Contractor Required for projects > \$250,000	General Contractor Required for projects > \$250,000
<b>District named as Additional Insured</b>	Required	Not required for Professional Liability	Not required for Professional Liability	Required	Required	Required	Required

**NOTE:** These insurance requirements may only be waived or adjusted on a case-by-case basis at the discretion of the of the Director, Purchasing, Contracts & Risk Management.

**Description of Operations** on Acord page must read: "(Project number & Name) Foothill De Anza Community College District, its trustees, officers, agents, employees, and volunteers, individually and collectively, are named as additional insureds on General Liability policy as per attached endorsement."

**Certificate Holder** on Acord page must read: Foothill De Anza Community College District, 12345 S. El Monte Rd., Los Altos Hills, CA. 94022

**An Endorsement Page** referencing the policy number of the General Liability insurance must be attached to the Certificate of Insurance. COI renewals shall be submitted via email to: risk@fhda.edu