



# University of Pittsburgh

***School of Social Work***  
*Child Welfare Education and Research Programs*  
*The Pennsylvania Child Welfare Resource Center*

403 East Winding Hill Road  
Mechanicsburg, PA 17055  
717-795-9048  
Fax – 717-795-8013

## **Minimum Insurance Requirements for Contractors**

### **Commercial General Liability**

- \$1,000,000 Each Occurrence
- \$2,000,000 General Aggregate
- \$1,000,000 Products/Completed Operations
- \$1,000,000 Personal & Advertising Injury
- \$100,000 Fire Damage (any one fire)
- \$10,000 Medical Expense (any one person)

Including coverage for but not limited to contractual, products, broad form property damage, personal injury, host liquor, and independent service providers/contractors liability.

### **Automobile Liability**

- \$1,000,000 Combined Single Limit for Bodily Injury and Property Damage per Accident
- Coverage to include all automobiles (including hired car and non-owned autos)

### **Workers' Compensation**

- Statutory (unlimited payments)

### **Employer's Liability**

- \$1,000,000 Each Accident
- \$1,000,000 Disease-Policy Limit
- \$1,000,000 Disease-Each Employee

### **Note**

- Worker's Compensation and Employer's Liability Insurance are required only when Contractor is an employer of others.

- With the exception of Workers' Compensation and Employer's Liability, the Certificate of Insurance (COI) must state that *"The University of Pittsburgh of the Commonwealth System of Higher Education, its trustees, officers, agents and employees are Additional Insured to the extent permitted by law."*
  - This language must appear in the COI section entitled "DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS."
  - The address for the Certificate Holder should read: The University of Pittsburgh, 403 East Winding Hill Road, Mechanicsburg, PA 17055
- Based on current practice, the University does accept Certificates for Personal Automobile Liability Insurance from sole proprietors so long as the Bodily Injury per Person, Bodily Injury per Accident, and Property Damage lines each have \$1,000,000 limits.
- The University will accept an Umbrella Policy (if needed) to bridge gaps due to a shortfall between Contractor limits of coverage and the University's requirements.
- These insurance requirements are mandated by the University of Pittsburgh. Any party who wishes to become an independent contractor for the University must provide Certificates documenting liability insurance coverage that, at minimum, meet these requirements; and maintain compliant coverage, and provide proof thereof, throughout the contract term.
- All insurance policies required under this Agreement shall (i) be issued by insurance companies reasonably acceptable to the University, (ii) provide that such insurance carriers give the University at least 60 days' prior written notice of cancellation or non-renewal of policy coverage; provided that, prior to such cancellation, the Provider shall have new insurance policies in place that meet the requirements of this Agreement, (iii) waive any right of subrogation of the insurers against the University, (iv) provide that such insurance be primary insurance and any similar insurance in the name of and/or for the benefit of the University shall be excess and non-contributory.
- Prior to the commencement of Services, Provider shall provide the University with copies of the certificates of insurance and policy endorsements for all insurance coverage required hereunder. Satisfaction of these insurance requirements shall not be construed in any manner as waiving, restricting or limiting the liability of either party for any obligations imposed under an

Agreement (including but not limited to, any provisions requiring a party hereto to indemnify, defend and hold the other harmless under the Agreement).

Specific insurance related questions should be addressed by a licensed insurance broker or agent. For any additional clarification on insurance requirements please contact Stephanie Walker, Fiscal Supervisor ([SJW91@pitt.edu](mailto:SJW91@pitt.edu)).