

Insurance Requirements by Type of Service

| | Clinical and Patient Care Services | Independent Contractor or Vendor | Independent Contractor - High Exposure | Independent Contractor - Ultra High Exposure |
|--|--|---|--|---|
| Commercial General Liability Products/Completed Operations X,C,U | \$1 million each occurrence/\$3 million aggregate for Bodily Injury; \$1 million each occurrence for property damage OR a combined single limit of \$3 million each occurrence | \$1 million each occurrence/\$2 million aggregate | \$5 million each occurrence/\$10 million aggregate | \$10 million each occurrence/\$20 million aggregate |
| Automobile Liability | \$1 million each occurrence | \$1 million each occurrence | \$5 million each occurrence | \$10 million each occurrence |
| Workers' Compensation | Statutory limits | Statutory limits | Statutory limits | Statutory limits |
| Employers Liability | \$1 million each accident | \$1 million each accident | \$1 million each accident | \$1 million each accident |
| Professional Liability | \$3 million per medical incident, \$10 million aggregate | \$1 million per claim | \$1 million per claim | \$1 million per claim |

Professional Liability with a minimum limit of \$1,000,000 per claim is required for all professional services including, but not limited to, architects, engineers, consultants, and testing services.

Please contact Corporate Risk Management for further questions.

Duke University must be named as **Additional Insured** with respect to General Liability coverage insofar as it pertains to the work done/service provided/product delivered to the university. Your policy must be Primary as to any other valid and collectible insurance, but only as to acts of the named insured.

Coverages and limits are to be considered as minimum requirements and in no way limits the liability of the Contractor. A certificate of insurance with the coverage as cited above and listing Duke University or Duke University Health System as the certificate holder, must be submitted to Duke Procurement Services before work begins by the Contractor for the University. Coverages represented on the certificates of insurance must show policy numbers, effective dates and limits. All policies shall evidence insurance written by a carrier licensed in the State of North Carolina and rated at least "A" in A.M. Best's Key Rating Guide. Renewal certificates of insurance shall be provided annually until the work is completed and for three years following the completion of work.