

Insurance Requirements for Vendors

Northwest Florida State College vendors, regardless of whether they are contractors, suppliers, and other goods or service providers, are required to have insurance. Insurance is necessary to cover any claims or losses for which the vendor may be responsible. The College is not liable to any person or entity for the failure of any vendor to obtain and maintain required or optional insurance. Vendors that do not have insurance will still be liable to the College for any claims or losses. If a Vendor is found to not maintain insurance, the College may obtain College-required insurance at the expense of the Vendor.

Eligible Carriers

All required insurance policies shall be written by a carrier authorized to do business in Florida and possess a minimum A.M. Best's Insurance Guide rating of A VII.

Certificates of Insurance

The College must receive the vendor's certificate of insurance (COI) prior to the beginning of work or the start of a contract, whichever is earlier. No vendor will be paid for any goods or services until the Risk Management department has received and approved COIs.

COI renewals shall be provided annually (prior to policy expiration date) until all work is completed. It is the vendor's responsibility to provide a renewal to the College. If a renewal is not provided, the College reserves the right to withhold payment until updated COIs have been submitted to and approved by the College's Risk Management Department.

COI(s) should be sent to coi@nwfsc.edu or mailed to:

Northwest Florida State College
Attn: Risk Management
100 College Boulevard
Niceville, FL 32578

Certificate Holder

The District Board of Trustees of Northwest Florida State College
100 College Boulevard
Niceville, FL 32578

Additional Insured

Vendors shall name **The District Board of Trustees of Northwest Florida State College, Florida** as an additional insured on its general liability insurance policy or any other policies on which the College requires additional insured status. The College does not need to be named as an additional insured on workers' compensation or professional liability policies.

Cancellation Notice

Vendors shall provide a 30-day notice of cancellation or non-renewal of coverage to the College. Vendor is responsible for acquiring and maintaining all required insurance throughout the period of providing goods or services and (where applicable) surviving after the agreement term or delivery. When the College is named as additional insured, those policies shall contain a covenant requiring 30 days written notice by the insurer to the College as Certificate Holder before cancellation, reduction, or other modifications of coverage for any reason.

Waivers

Changing the insurance requirements is at the sole discretion of the College. If a vendor would like to request a

waiver of any insurance requirements stated in the Insurance Matrix, they may request a change through the College's Risk Management Department. There must be sufficient reasoning to change the insurance requirements. The College may opt to offer an insurance waiver to part or all of the request or to not offer an insurance waiver at all, and the vendor must comply with the insurance requirements set out in the response to the request.

Requirements

Insurance requirements for vendors depend on the goods or services the vendor provides to the College.

Goods and services that are low risk, pose little threat to public safety, and will not cause business interruption are categorized as low risk exposure. Vendors with low risk exposure will maintain commercial liability insurance with minimum limits of coverage of \$500,000 per occurrence and \$1,000,000 aggregate, automobile liability insurance with a minimum limit of coverage of \$500,000 combined single limit, and worker's compensation insurance meeting statutory requirements for coverage.

Goods and services that are moderate risk to cause injury, property damage, or business interruption are in the category of moderate risk exposure. Examples of goods or services with moderate risk exposure are appliance repairs, equipment rentals, and window cleanings. Vendors with moderate risk exposure will maintain commercial liability insurance with a minimum of \$1,000,000 per occurrence and \$2,000,000 aggregate, automobile liability insurance with a minimum limit of coverage of \$1,000,000 combined single limit, and worker's compensation insurance meeting statutory requirements for coverage.

Goods and services that are high risk to cause injury, property damage, or business interruption, such as bus charters, hazardous materials, or construction, are considered high risk exposure. Vendors with high risk exposure will maintain commercial liability insurance with a minimum of \$1,000,000 per occurrence and \$3,000,000 aggregate, automobile liability insurance with a minimum limit of coverage of \$1,000,000 combined single limit, and worker's compensation insurance meeting statutory requirements for coverage.

Protections of bonds or additional/higher insurance requirements are likely for projects that require solicitations. For more specific insurance requirements, please see the insurance matrix below.

Updated 4.11.2023

NORTHWEST FLORIDA STATE COLLEGE INSURANCE REQUIREMENTS - MATRIX (Updated April 2023)

BUSINESS/FINANCE	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Accountant: (bookkeeping services)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	N/A	N/A	N/A	N/A*
Accountant: (accounts receivables)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	N/A	N/A	N/A	N/A*
Financial Advisor / Asset Management	\$1,000,000	\$10,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	N/A	N/A	N/A	N/A*
Financial Advisor / Tax Consultant	\$1,000,000	\$10,000,000	N/A	Statutory/\$500,000	\$1,000,000	\$10,000,000	N/A	N/A	N/A	N/A*
Consultant	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Legal Support	\$1,000,000	\$5,000,000	N/A	Statutory/\$500,000	N/A	\$5,000,000	N/A	N/A	N/A	N/A*
Curriculum Developer / Director	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	N/A	N/A	N/A	N/A*

BUILDING MAINTENANCE & REPAIRS	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Asbestos Abatement	\$5,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$10,000,000	N/A	N/A*
Boiler/Chiller Installation	\$5,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Electricians	\$2,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Elevator Work	\$5,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Roofing	\$3,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
HVAC: (other than boilers)	\$2,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Exterminators	\$3,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	N/A	N/A*
Painter / Floor Repairs & Replacements	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Landscape Services	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	N/A	N/A*
Cleaning	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	N/A	N/A*
Expeditor	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	N/A	N/A*
Intercoms/Cameras/Telecom.	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	N/A	N/A*
Roof Tanks	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	N/A	N/A*
Life Safety: (fire pumps, sprinklers, hydrants, backflows etc.)	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*

CONSTRUCTION	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Architect, Engineer, Construction Mgmt: (Projects < \$1,000,000)	\$1,000,000	\$3,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A*
Architect, Engineer, Construction Mgmt: (Projects \$1,000,000 - \$5,000,000)	\$1,000,000	\$5,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A*
Architect, Engineer, Construction Mgmt: (Projects \$5,000,000 - \$10,000,000)	\$1,000,000	\$7,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A*
Architect, Engineer, Construction Mgmt: (Projects > \$10,000,000)	\$1,000,000	\$10,000,000	N/A	Statutory/\$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A*
General Contractors: (interior / exterior)	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$3,000,000	N/A	N/A	N/A	N/A	N/A*
Scaffolding Companies	\$5,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$5,000,000	N/A	N/A	N/A	N/A	N/A*

ENVIRONMENTAL SERVICES	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Debris Removal: (construction debris, appliances, equipment, etc.)	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	\$5,000,000	N/A	N/A*
Electronic waste: (circuit boards, florescent lamps, etc.)	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$2,000,000	N/A	N/A	\$5,000,000	N/A	N/A*
Solid Waste / Recycling	\$5,000,000	N/A	\$5,000,000	Statutory/\$1,000,000	\$5,000,000	N/A	N/A	\$5,000,000	N/A	N/A*
Hazardous Material Removal: (lab waste)	\$5,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$25,000,000	N/A	N/A	\$10,000,000	N/A	N/A*
Environmental Site Assessment: Phase I	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Environmental Site Assessment: Phase II	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Environmental Site Assessment: Phase III	\$5,000,000	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$5,000,000	N/A	N/A*
Environmental Remediation	\$5,000,000	\$5,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	\$5,000,000	N/A	N/A*
Environmental Consulting: (IAQ & OSHA surveys, abatement mgmt. etc.)	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*

INFORMATION TECHNOLOGY	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Data Analysis	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Database Administration	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Database Analysis	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Network Administration (existing systems)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Network Development (turnkey services)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Programmer	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Software Development (code writing)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Software Development (custom package)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Software Development (database design)	\$1,000,000	N/A	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Software Licensing ("off the shelf")	\$1,000,000	N/A	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Telecom Administration	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Telecom Design	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Web Administrator	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Web Designer	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*
Other Network / IT Services	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	\$1,000,000	\$5,000,000	N/A	N/A	N/A*

MARKETING & COMMUNICATIONS	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Advertising Agent: (sales)	\$1,000,000	N/A	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Community Organizer	\$1,000,000	N/A	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Marketing / Promotional Firm	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*

Public Relations / Communications	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Translator / Interpreter	\$1,000,000	N/A	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Training: (onsite)	\$1,000,000	N/A	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*

HUMAN RESOURCES	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Executive Search Firm	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Temporary Staffing	\$1,000,000	N/A	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Benefit Provider / Administrator	\$1,000,000	N/A	N/A	Statutory/\$500,000	\$5,000,000	\$5,000,000	\$5,000,000	N/A	N/A	N/A*
Employee Background Checks	\$1,000,000	N/A	N/A	Statutory/\$500,000	\$5,000,000	N/A	N/A	N/A	N/A	N/A*

PRINT RELATED SERVICES	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Designer	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Editor	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Literary Editor: (print, online, or NOC)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Literary Translators	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Media Producer: (audio / visual)	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*
Writer	\$1,000,000	\$1,000,000	N/A	Statutory/\$500,000	N/A	N/A	N/A	N/A	N/A	N/A*

SHIPPING & RECEIVING	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Suppliers Delivering: (no installing)	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Suppliers Delivering: (installing product)	\$2,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Mail / Postal Services	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*

ENTERTAINMENT & EVENT SERVICES	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Caterer / Food Truck	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	\$1,000,000	N/A*
Sports Referee	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Competition Judge	N/A	N/A	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Announcer: (radio & television)	\$1,000,000	N/A	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Actor: (not through an event planner)	\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A*
Performing Artist										
> Individual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A*
> Individual with Equipment	\$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A*
> Entity	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Photographer / Videographer / Audio Editors	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*

Musical Instrument Services	\$1,000,000	N/A	N/A	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Event / Meeting Planner	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Art Conservator / Curator	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Cooperative Production Services	\$1,000,000	N/A	\$1,000,000	Statutory/\$500,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*

MISCELLANEOUS	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Speaker / Lecturer / Workshop Facilitator	N/A	N/A	N/A	Statutory	N/A	N/A	N/A	N/A	N/A	N/A*
Grant Evaluator	N/A	N/A	N/A	Statutory	N/A	N/A	N/A	N/A	N/A	N/A*
Sports Trainer / Coach	\$1,000,000	N/A	N/A	Statutory	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Facilities Use, High Risk: (rides, climbing walls, mechanical bulls, large groups, etc.)	\$2,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Facilities Use, Low / Mod Risk: (caterers, games amusements etc.)	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Movers	\$2,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Archaeologist	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Appraiser	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Claims Administrator / Claims Analyst	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	\$5,000,000	\$5,000,000	N/A	N/A	N/A*
Risk Management / Commercial Insurance	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	\$5,000,000	N/A	N/A	N/A	N/A*
Translator	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Medical Services: (HIV testing, flu shots, blood drawing, etc.)	\$1,000,000	\$1,000,000	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	\$5,000,000	N/A	N/A	N/A*

TRANSPORTATION	Commercial General Liability	Professional Liability	Automobile Liability	Workers' Compensation / Employers Liability	Umbrella or Excess	Crime	Cyber Liability	Environmental Pollution Liability	Liquor Liability	Sexual Misconduct / Molestation Liability
Bus: 5-10 passengers per vehicle	\$1,000,000	N/A	\$5,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*
Bus: 11-20 passengers per vehicle	\$1,000,000	N/A	\$10,000,000	Statutory/\$1,000,000	\$3,000,000	N/A	N/A	N/A	N/A	N/A*
Bus: Over 20 passengers per vehicle	\$1,000,000	N/A	\$20,000,000	Statutory/\$1,000,000	\$5,000,000	N/A	N/A	N/A	N/A	N/A*
Livery/Taxi	\$1,000,000	N/A	\$1,000,000	Statutory/\$1,000,000	\$1,000,000	N/A	N/A	N/A	N/A	N/A*

*Any vendor, contractor, or supplier that will come in contact with minors is required to have no less than \$1,000,000 in sexual misconduct/molestation liability per occurrence and \$3,000,000 in sexual misconduct/molestation liability aggregate.

NORTHWEST FLORIDA STATE COLLEGE QUICK RISK GUIDE (Updated April 2023)

Quick Reference Guide for Insurance Requirements for Goods and Services											
Low Risk Exposure <i>Goods & Services</i> Presents a minimal threat to safety, health and well-being of public; has low potential to cause business interruption, financial loss, increased costs or degradation of performance.		Moderate Risk Exposure <i>Goods & Services</i> Potential to cause injury / illness, property damage some business interruption, financial loss, increased costs or degradation of performance		High Risk Exposure <i>Goods & Services</i> Likely to cause severe injury/death, major property damage, significant business interruption, financial loss, increased costs or degradation of performance							
Goods & Services											
➤ Advertising ➤ Art ➤ Audio Supplies ➤ Cell Phones ➤ Classroom Training ➤ Clerical Services ➤ Clothing ➤ Data Processing ➤ Floor Coverings ➤ Furniture Repair ➤ Library ➤ Mailing Services ➤ Office Equipment ➤ Office Supplies		➤ Pagers ➤ Paper ➤ Personal Service ➤ Printing/ Graphics ➤ Program Development ➤ Promotional Goods ➤ Research ➤ Seminars/Workshops ➤ Signs ➤ Speakers ➤ Theatrical Equipment ➤ Tools ➤ Trainers ➤ Training Aids ➤ Wall Coverings ➤ Window Coverings		➤ Air Conditioning ➤ Appliances/Repair ➤ Athletic Equipment ➤ Audio Equipment ➤ Automobiles ➤ Auto Repair / Maint. ➤ Beverage Equipment ➤ Building Equipment ➤ Building Supplies ➤ Catering ➤ Compressors ➤ Computers ➤ Copiers ➤ Delivery Services ➤ Electrical ➤ Equipment Rental ➤ Fasteners ➤ Filming ➤ Fire Equipment ➤ Food Equipment		➤ Furniture ➤ Janitorial Services ➤ Landscaping ➤ Moving Services ➤ Pavement Striping ➤ Program Management ➤ Pumps ➤ Refrigeration ➤ Safety Equipment ➤ Safety Supplies ➤ Sidewalk Construction ➤ Security Services ➤ Telecommunications Equipment ➤ Trailers ➤ Transport ➤ Tree Trimming ➤ Water Service ➤ Water Treatment ➤ Window Cleaning		➤ Air Charters ➤ Asphalt Paving ➤ Bleachers/ Seating ➤ Blasting ➤ Building Construction ➤ Bus Charters ➤ Chemicals ➤ Crane Rental ➤ Crane Services ➤ Demolition ➤ Drugs ➤ Elevator Maintenance ➤ Excavation ➤ Food Services ➤ Fuel / Lubricants ➤ Gases		➤ Hazardous Waste ➤ Hazardous Materials ➤ Health Care Services ➤ Lab Equipment ➤ Lab Supplies ➤ Medical Equipment ➤ Medical Supplies ➤ Office Trailers ➤ Pest Control ➤ Professional Services ➤ Road Construction ➤ Services to Minors ➤ Sewer Construction ➤ Special License Requirements ➤ Software ➤ Web Design	
Insurance Requirements											
Commercial General Liability / Occurrence • Per Occurrence \$500,000 • Completed Operations \$500,000 • Personal & Adv Injury \$500,000 • General Aggregate \$1,000,000 • Products \$1,000,000 • Automobile Liability \$500,000 Worker's Compensation Statutory Hold-Harmless Agreement Additional Insured Requirement 30 Day Notice of Cancellation Liquor		Commercial General Liability / Occurrence • Per Occurrence \$1,000,000 • Completed Operations \$1,000,000 • Personal & Adv Injury \$1,000,000 • General Aggregate \$2,000,000 • Products \$2,000,000 • Automobile Liability \$1,000,000 Worker's Compensation Statutory Hold-Harmless Agreement Additional Insured Requirement 30 Day Notice of Cancellation Liquor Environmental Pollution		Commercial General Liability / Occurrence • Per Occurrence \$1,000,000 • Completed Operations \$1,000,000 • Personal & Adv Injury \$1,000,000 • General Aggregate \$5,000,000 • Products \$5,000,000 • Automobile Liability \$1,000,000 Worker's Compensation Statutory Hold-Harmless Agreement Additional Insured Requirement 30 Day Notice of Cancellation Liquor Environmental Pollution Sexual Misconduct / Molestation							