Activity or Service	Insurance	Limits
•	Coverage	
Amusement & Game Activities	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
i.e. Bounce House, Bowling, Dunk tanks, Ferris wheels, Inflatables, Mechanical Bulls,	Commercial General Liability	\$1M per occurrence \$2M aggregate
Water Craft Activities, i.e. Canoe, Kayak, Boating - Watercraft Liability required	Auto Liability	\$1M
A signed Liability Waiver is Required for all activities Excess Liability (umbrella) \$2M per occurrence Additional Insured Endorsement: Oakland University & Trustees		·
Armored Truck Service	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1mm
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorseme Trustees	ent: Oakland University & Board of
Auditing Firms	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorseme Trustees	ent: Oakland University & Board of

Michigan Universities Self Insured Corporation (M.U.S.I.C.)

An insurance carrier rating of A- or better is recommended, per AM Best Updated September 2020

Activity or Service	Insurance	Limits
	Coverage	
Charter Aviation	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Aviation Liability	\$20M per occurrence
	Auto Liability "All owned vehicles"	\$1M
	Excess Liability (umbrella)	\$5M per occurrence
	Additional Insured Endorsem Trustees	ent: Oakland University & Board of
	Trustees	
Charter Buses, Shuttle Buses,	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
Limousine Rental Services Insurance Requirements do not apply to individuals on Travel Status.	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability "All owned vehicles"	\$1M
	Excess Liability (umbrella)	\$10M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Clinical Research Studies	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
MDDO	Commercial General Liability	\$1M per occurrence \$2M aggregate
• DDS	Auto Liability	\$1M
OD Pharmacies	Medical Professional Liability	\$1M per occurrence \$3 M aggregate
HospitalsClinics	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
- Cillics	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsem Trustees	ent: Oakland University & Board of

Activity or Service	Insurance	Limits
	Coverage	
Clinical Affiliation Agreements Template agreements approved by the Office of Legal Affairs Do Not require proof Of insurance documentation unless specifically requested by the Office of Risk Management	Coverage varies and is indic	cated in signed agreement
	Workers' Compensation with	Statutory Limits
Consultants (IT consulting	Employers' Liability	Employers' Liability \$1M
services refer to IT Service	Commercial General Liability	\$1M per occurrence
Requirements)	- 6	\$2M aggregate
nequirements)	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
		ent: Oakland University & Board of
	Workers' Compensation with	Statutory Limits
Contract Licensed Professional	Employers' Liability	Employers' Liability \$1M
working with Minors	Commercial General Liability	\$1M per occurrence
	Drofossional Liability	\$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Sexual Abuse & Molestation	\$1M per occurrence
		\$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorseme Trustees	ent: Oakland University & Board of
	Trustees	

Michigan Universities Self Insured Corporation (M.U.S.I.C.)

An insurance carrier rating of A- or better is recommended, per AM Best Updated September 2020

Activity or Service	Insurance Coverage	Limits
Custodial Services (Non- University Employees	Workers' Compensation with Employers' Liability, Alternate Employer Endorsement	Statutory Limits Employers' Liability \$1M Alternate Employer Endorsement
permanent service provider)	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Crime	\$250,000
	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
	Excess Liability (umbrella)	\$5M per occurrence
	Additional Insured Endorsement: Oa	akland University & Board of Trustees
Drone, UAV, UAS	Commercial Drone Liability Insurance	\$1M per occurrence \$2M aggregate
(commercial use on campus)		. 35 5

Authorization/Checklist for Vendor or Third Party Operation of a Drone, UAV, UAS **must** be completed by the Sponsoring Department five (5) days prior to operation of the UAS on any Oakland University grounds.

Drones cannot be operated:

- Inside University buildings or facilities
- On University-owned streets or sidewalks
- Above people who are not directly participating in the operation of the UAS, or not located under a covered structure that can provide reasonable protection from a falling UAS
- In darkness or periods of low visibility
- In a manner that blocks or substantially impedes vehicular, pedestrian, or other traffic
- In a manner that blocks or substantially impedes entrances or exits to University Property
- In a manner that substantially disrupts or interferes with University operations, events, or activities
- In a manner or in a place that unreasonably threatens the health or safety of another person
- In a manner or in a place that unreasonably threatens damage to University Property
- In a manner that monitors or records an area where a person has a Reasonable Expectation of Privacy
- Above 400 feet or any height where visual location of the UAS is impaired or not possible
- If the weight exceeds 55 lbs
- At speeds greater than 100 mph
- From operation from any moving vehicle
- When multiple drones are under the control of one pilot

Activity or Service	Insurance Coverage	Limits
	Workers' Compensation with	Statutory Limits
Engineers	Employers' Liability	Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence
		\$2M aggregate
	Professional Liability	\$2M per occurrence
		\$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: O	akland University & Board of Trustees
	Workers' Compensation with	Statutory Limits
Food Service	Employers' Liability	Employers' Liability \$1M
Caterers, Food Trucks, Food	Commercial General Liability	\$1M per occurrence
Vendors		\$2M aggregate
Franchise food providers do	Host Liquor Liability (if Caterer is	\$1M per occurrence
not require a certificate.	serving liquor)	\$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: O	akland University & Board of Trustees
	Markard Companyation with	Ctatutany Limits
Llozardous Matarials	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
Hazardous Materials	Commercial General Liability with	\$2M per occurrence
Management with	Pollution & Legal Liability	
Disposal (Less than		\$5M aggregate \$1M
	Auto Liability	· ·
\$100,000)	Excess Liability (umbrella)	\$2M per occurrence
• Asbestos	and non-owned disposal sites.	orsement for transporting & pick-up/delivery
• Chemicals		akland University & Board of Trustees
• Lead		·
	Workers' Compensation with	Statutory Limits
Hazardous Materials	Employers' Liability	Employers' Liability \$1M
Management with	Commercial General Liability with	\$2M per occurrence
•	Pollution & Legal Liability	\$10M aggregate
Disposal (More than	Auto Liability	\$1M
\$100,000)	Excess Liability (umbrella)	\$5M per occurrence
• Asbestos	Environmental & Auto pollution endorsement for transporting & pick-up/delivery and non-owned disposal sites. Additional Insured Endorsement: Oakland University & Board of Trustees	
• Chemicals		
Lead		

Opdated September 2020			
Activity or Service	Insurance Coverage	Limits	
Information	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
Technology Services	Commercial General Liability	\$1M per occurrence \$2M aggregate	
"Low Risk" • Consulting - No Data	Technology Errors & Omissions (Tech E&O) Coverage for failure of a	\$1M per occurrence \$2M aggregate	
• Design	service or software. Auto Liability	\$1M	
Implementation/Upgrade Coff and Coff an	Excess Liability (umbrella)	\$2M per occurrence	
 Software Solution-SaaS 		akland University & Board of Trustees	
Information	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
Technology Services	Commercial General Liability	\$1M per occurrence \$2M aggregate	
"Medium Risk" • Consulting - Critical Data	Cyber Risk Liability - Coverage for the loss of private 3rd party information.	\$3M per occurrence \$3M aggregate	
DesignImplementation/Upgrade	Technology Errors & Omissions (Tech E&O) Coverage for failure of a service or software.	\$3M per occurrence \$3M aggregate	
 Software Solution-SaaS 	Auto Liability	\$1M	
	Excess Liability (umbrella)	\$3M per occurrence	
	Additional Insured Endorsement: Oa	akland University & Board of Trustees	
	Warkers! Companyation with	Ctatutanulimita	
Information	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
Technology Services	Commercial General Liability	\$1M per occurrence \$2M aggregate	
"High Risk"	Technology Errors & Omissions	\$5M per occurrence	
Consulting - Confidential Personal Identifiable	(Tech E&O) Coverage for failure of a service or software.	\$5M aggregate	
Information Data (PII) • Design	Cyber Risk Liability - Coverage for the loss of private 3rd party information.	\$5M per occurrence \$5M aggregate	
 Implementation/Upgrade 	Auto Liability	\$1M	
Software Solution-SaaS	Excess Liability (umbrella)	\$5M per occurrence	
 Clean Hard Drives, Scanners, Copiers Encryption Services for Hardware/Software Network Consultants Hosted Solutions (iCloud services) 	Additional insured Endorsement: Oa	akland University & Board of Trustees	

Activity or Service	Insurance Coverage	Limits
Maintenance Agreements	Workers' Compensation with Employers' Liability Commercial General Liability Auto Liability Excess Liability (umbrella) Additional Insured Endorsement: Oak	Statutory Limits Employers' Liability \$1M \$1M per occurrence \$2M aggregate \$1M \$2M per occurrence land University & Board of Trustees
Medical Professionals	Workers' Compensation with Employers' Liability Commercial General Liability	Statutory Limits Employers' Liability \$1M \$1M per occurrence
hired as an "Independent	Medical Professional Liability	\$2M aggregate \$1M per occurrence
Contractor" Or	Sexual Abuse & Molestation	\$2M aggregate \$1M per occurrence
Temporary Hire • MD	Auto Liability	\$2M aggregate \$1M
 DO DDS OD Psychologist Psychiatrist Family Nurse Practioner Athletic Trainers 	Excess Liability (umbrella) Additional Insured Endorsement: Oa	\$2M per occurrence akland University & Board of Trustees
	Manual Carra anatina	Chatatage Lingths
	Workers' Compensation	Statutory Limits
Moving/Transit Service	Employers' Liability	\$1M
J.	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M
	Inland Marine	Value of goods being transported
	Additional Insured Endorsement: Oa	akland University & Board of Trustees

	Opdated September 20.	
Activity or Service	Insurance Coverage	Limits
Shredding Service	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
5 c a a g c c c c	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability (Privacy Coverage)	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$5M per occurrence
	Additional Insured Endorsement:	Oakland University & Board of Trustees
Surveyors	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement:	Oakland University & Board of Trustees
Temporary Staffing	Workers' Compensation with Employers' Liability, Alternate Employer Endorsement	Statutory Limits Employers' Liability \$1M Alternate Employer Endorsement
(Non- University Employees permanent service provider)	Commercial General Liability	\$1M per occurrence \$2M aggregate
- Clerical Staff - IT Professionals	Auto Liability	\$1M
- IT FIORESSIONAIS	Crime	\$250,000
Temporary Medical Professionals - See Medical	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
Professional requirements	Excess Liability (umbrella)	\$5M per occurrence
·	Additional Insured Endorsement:	Oakland University & Board of Trustees

Activity or Service	Insurance Coverage	Limits
Testing Labs	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
Testing Labs	Commercial General Liability	\$1M per occurrence
	,	\$2M aggregate
	Professional Liability	\$2M per occurrence
	,	\$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oak	and University & Board of Trustees
	*Workers' Compensation with	Statutory Limits
Summer Camp	*Employers' Liability	Employers' Liability \$1M
Providers	Commercial General Liability	\$1M per occurrence
		\$2M aggregate
*Sole Proprietor with no employees is exempt from the Workers'	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
Compensation/Employers Liability Requirement	Auto Liability	\$1M
Requirement	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oak	land University & Board of Trustees
	Workers' Compensation with	Statutory Limits
Travel Agents	Employers' Liability	Employers' Liability \$1M
(Domestic)	Commercial General Liability	\$1M per occurrence
(Domestic)		\$2M aggregate
International Travel	Professional Liability	\$2M per occurrence \$2M aggregate
reservations consult with Risk Management		uired) to ensure a guarantee of payment to nat partners with the travel agent (e.g. resorts,
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
		·
	Workers' Compensation with	Statutory Limits
Valet Services	Employers' Liability	Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence
		\$2M aggregate
	Auto Liability	\$1M
	Garage Keepers Liability	\$2M
	Excess Liability (umbrella)	\$1M per occurrence
	Additional Insured Endorsement: Oak	and University & Board of Trustees