

FLORIDA STATE COLLEGE AT JACKSONVILLE MINIMUM INSURANCE REQUIREMENTS

FINANCE	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Accountant (bookkeeping services)	\$1,000,000	\$1,000,000	A	B	C	\$10,000,000	NA**	N/A
Accountant (accounts receivables)	\$1,000,000	\$1,000,000	A	B	C	\$10,000,000	NA**	N/A
Financial Advisor / Asset Management	\$1,000,000	\$10,000,000	A	B	C	\$10,000,000	NA**	N/A
Financial Advisor / Tax Consultant	\$1,000,000	\$10,000,000	A	B	C	D	NA**	N/A

CONSTRUCTION & BUILDING RELATED SERVICES	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Architect (interior design services)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Architect (structural integrity audits)	\$1,000,000	\$2,000,000	A	B	C	N/A	N/A	N/A
Architect (building structural design)	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A	N/A
Asbestos Abatement	\$5,000,000	N/A	A	B	C	N/A	N/A	\$10,000,000
Boiler/Chiller Installation	\$5,000,000	N/A	A	B	C	N/A	N/A	N/A
Cleaning	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Construction Project Management	\$1,000,000	\$10,000,000	A	B	C	D	N/A	N/A
Debris Removal (hauling co.)	\$5,000,000	N/A	A	B	C	N/A	N/A	N/A
Hazardous Material Removal (hauling)	\$5,000,000	N/A	A	B	C	N/A	N/A	\$10,000,000
Electricians	\$2,000,000	N/A	A	B	C	N/A	N/A	N/A
Elevator Work	\$5,000,000	N/A	A	B	C	N/A	N/A	N/A
Engineer (licensed-all types)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Environmental Consult. Phase I ESA	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Environmental Consult. Phase II ESA	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Environmental Consult. Phase III ESA	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A	\$5,000,000
Environmental Remediation	\$5,000,000	\$5,000,000	A	B	C	N/A	N/A	\$5,000,000
Expeditor	\$1,000,000	\$1,000,000	A	B	C	D	N/A	N/A
Exterior Contractors (facades, roofs, Sidewalks, concrete work)	\$3,000,000	E	A	B	C	N/A	N/A	N/A
Exterminators	\$3,000,000	N/A	A	B	C	N/A	N/A	\$1,000,000
HVAC (other than boilers)	\$2,000,000	N/A	A	B	C	N/A	N/A**	N/A
Intercoms/Cameras/Telecom.	\$1,000,000	N/A	A	B	C	N/A	N/A**	N/A
Interior Contractors	\$2,000,000	N/A	A	B	C	N/A	N/A	N/A
Landscape Designers	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Landscaping (use of hazardous chemicals)	\$1,000,000	N/A	A	B	C	N/A	N/A	\$1,000,000
Landscaping (no use of hazardous chemicals)	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Movers	\$2,000,000	N/A	A	B	C	N/A	N/A	N/A
Painter/Floor Scrapping	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Plumbers	\$2,000,000	N/A	A	B	C	N/A	N/A	N/A
Roof Tanks	\$5,000,000	N/A	A	B	C	N/A	N/A	N/A
Scaffolding Companies	\$5,000,000	N/A	A	B	C	N/A	N/A	N/A
Suppliers delivering, no installing	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Suppliers delivering, installing product	\$2,000,000	N/A	A	B	C	N/A	N/A	N/A

INFORMATION TECHNOLOGY	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Data Analysis	\$1,000,000	E/F	A	B	C	D	\$5,000,000	N/A
Database Analysis	\$1,000,000	E/F	A	B	C	D	\$5,000,000	N/A
Database Management	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Network Administration (existing systems)	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Network Development (turnkey services)	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Programmer	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Software Development (code writing)	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Software Development (custom package)	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Software Development (database design)	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Software Licensing ("off the shelf")	\$1,000,000	N/A	A	B	C	D	\$5,000,000	N/A
Telecom Administration	\$1,000,000	N/A	A	B	C	D	\$5,000,000	N/A
Telecom Design	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Web Administrator	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A
Web Designer	\$1,000,000	\$1,000,000	A	B	C	D	\$5,000,000	N/A

MEDICAL CONSULTING	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Medical/Dental Services (research only)	\$1,000,000	\$1,000,000	A	B	C	N/A	\$5,000,000	N/A
Medical Data Analysis	\$1,000,000	\$1,000,000	A	B	C	N/A	\$5,000,000	N/A
Medical Testing	\$1,000,000	\$1,000,000	A	B	C	N/A	\$5,000,000	N/A
Optic designer	\$1,000,000	\$1,000,000	A	B	C	N/A	\$5,000,000	N/A
Ancillary Professionals: (Psychologist, Psychiatrist, Nurse, Resp. Therapist, Physical Therapist, Massage Therapist)	\$1,000,000	\$1,000,000/\$1,000,000	A	B	C	N/A	\$5,000,000	N/A
High Risk Specialties: (Obstetrics, Ortho & Neuro Surg., Emer. Med., Gen & Thor Surg.)	\$1,000,000	\$2,000,000/\$6,000,000	A	B	C	N/A	\$5,000,000	N/A
Office based: Physician, Physician assist, Nurse Practitioner, Midwife	\$1,000,000	\$1,000,000/ \$3,000,000	A	B	C	N/A	\$5,000,000	N/A
Psych/Behavior Services, (research support)	\$1,000,000	\$1,000,000	A	B	C	N/A	\$5,000,000	N/A

MANAGEMENT/BUSINESS ADVISORY	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Curriculum Developer/Director	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Legal (litigation support)	\$1,000,000	\$5,000,000	A	B	C	\$5,000,000	N/A**	N/A
Legal (regulatory compliance)	\$1,000,000	\$5,000,000	A	B	C	N/A	N/A**	N/A
Management/Business Consultant	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A**	N/A
Project Manager	\$1,000,000	N/A	A	B	C	D	N/A**	N/A

COMMUNICATIONS	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Advertising Agent (sales)	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Community Organizer	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Lobbyist	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Marketing/Promotional Firm	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A**	N/A
Public Relations/Communications	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A**	N/A
Training (onsite)	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A

HUMAN RESOURCES	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Employee Benefits: (administrative services)	\$1,000,000	\$5,000,000	A	B	C	\$5,000,000	\$5,000,000	N/A
Employee Benefits: (design and implement)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A**	N/A
Executive Search Firm	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Seminar Facilitator/Leader	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A

PRINT RELATED SERVICES	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Editor	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Graphic Designer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Indexers	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Literary Editor (print, on line, or NOC)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Literary Translators	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Media Producer (audio/visual)	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A**	N/A
Writer	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A

ENTERTAINMENT/EVENT SERVICES	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability**	Environmental/ Pollution Liability
Actor, (not through event planner)	\$500,000	N/A	A	B	C	N/A	N/A	N/A
Announcer, (radio & television)	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Art Conservator/Curator	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Artist (all media)	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Caterer (if serving liquor required liquor liability in additional to general liability)	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Competition Judge	N/A	N/A	A	B	C	N/A	N/A	N/A
Event/Meeting Planner	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Musician (not through event planner)	\$500,000	N/A	A	B	C	N/A	N/A	N/A
Performing Artist							N/A	
> Individual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
> Individual with Equipment	\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
> Entity	\$500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Photographer/Videographer	\$500,000	N/A	A	B	C	N/A	N/A	N/A
Piano/Organ Tuner	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Video & Audio Editors/Production	\$1,000,000	N/A	A	B	C	N/A	N/A**	N/A

MISCELLANEOUS, ALL OTHER	General Liability*	Professional Liability	Automobile Liability	Workers Compensation	Umbrella	Crime	Cyber Liability	Environmental/ Pollution Liability
Appraiser	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Archaeologist	\$1,000,000	\$1,000,000	A	B	C	N/A	N/A	N/A
Claims Administrator/Claims Analyst	\$1,000,000	\$1,000,000	A	B	C	\$5,000,000	\$5,000,000	N/A
Risk Management/Commercial Insurance	\$1,000,000	\$1,000,000	A	B	C	\$5,000,000	N/A**	N/A
Speaker/Lecturer	N/A	N/A	A	B	C	N/A	N/A	N/A
Special Events: High Risk: (carnival rides, climbing walls, mechanical bulls, etc.)	\$2,000,000	N/A	A	B	C	N/A	N/A	N/A
Special Events: Low/Mod Risk (caterers, amusements, games etc.)	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A
Sports Trainer/Coach	\$1,000,000	N/A	A	B	C	N/A	N/A	N/A

Translator	\$1,000,000	\$1,000,000	\$1,000,000	B	C	N/A	N/A	N/A
Transportation: Livery/Taxi	\$1,000,000	N/A	\$1,000,000	B	C	N/A	N/A	N/A
Transportation: Charter Bus								
> 5-10 passengers per vehicle	\$1,000,000	N/A	\$5,000,000	B	C	N/A	N/A	N/A
> 11-20 passenger per vehicle	\$1,000,000	N/A	\$10,000,000	B	C	N/A	N/A	N/A
> Over 20 passengers per vehicle	\$1,000,000	N/A	\$20,000,000	B	C	N/A	N/A	N/A

* Additional insured status and a waiver of subrogation in favor of FSCJ is required under a third party's general liability coverage.

** If the third party will have access to FSCJ's network(s) or access to FSCJ's data that includes Personally Identifiable Information and/or Protected Health Information Cyber Liability should be required.

Matrix Key

A.	Automobile Liability insurance is required for contractors/vendors where they transport FSCJ property, transport FSCJ employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
B.	Statutory Workers Compensatin is required for any contractor with employees. A waiver of subrogation in favor of FSCJ is required. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
C.	Any contractor/vendor that is required to have GL, AL and WC is also required to have an Umbrella policy with a minimum limit of \$1,000,000. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum College requirements may elect to obtain an Umbrella policy in an amount that is consistent with the indicated minimum requirement; this is in lieu of increasing each policy's dollar threshold(s).
D.	Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer FSCJ money, securities or other negotiable instruments.
E.	If the contractor/vendor can document that their Professional Liability coverage is contained in their GL Policy, a separate Professional Liability Policy is not required.
F.	If the contractor/vendor can document that their Professional Liability coverage is contained in their Cyber Policy, a separate Professional Liability Policy is not required.