

CERTIFICATE OF INSURANCE GUIDELINES

For Suppliers, Independent Contractors, Consultants, and/or Other Service Providers
Performing Work/Services for UC Berkeley

[Regents' Business & Finance Bulletin BUS-63](#) states that "Under the terms and conditions of any contract, purchase order or other agreement, the non-University entity is required to show evidence of adequate insurance coverage by furnishing a Certificate(s) of Insurance indicating compliance with all requirements."

What are the University's insurance requirements? It depends on the nature of the work/services provided. However, in most cases, the requirements are as follows:

Commercial General Liability

\$1 million Each Occurrence

\$2 million Aggregate

\$2 million Products Completed Operations

\$1 million Personal & Advertising Injury

\$100,000 Fire Damage (any one fire)

\$5,000 Medical Expense (any one person)

Commercial Auto Liability (if supplier is driving onto campus or driving University personnel)

\$1 million Combined Single Limit

Workers' Compensation (if supplier has employees)

Statutory Limits

Professional Liability (if supplier is providing professional services)

\$1 million Each Occurrence

\$1 million Aggregate

To prove they have met the University's insurance requirements, suppliers must provide a Certificate of Insurance prior to the commencement of work/services. The information on Certificates can be highly technical. Here is a brief guide to decoding them.

If you have any questions, please contact Risk Services at risk@berkeley.edu. It helps a lot if you attach a scanned copy of the Certificate of Insurance!

