

Insurance Coverage for Contract Situations - Non PT Services and Construction Work

| Type of Contract | Comm General Liability | Auto Liability | Workers' Comp | Prof. Liability | Property of Others | Aircraft & Airport Liability | Other |
|--|------------------------|----------------|---------------|-----------------|--------------------|------------------------------|--|
| Construction Contracts: new construction, alterations, and additions | X | X | X | | * | | |
| Lease (tenant of entire bldg or ground lease with bldg reverting to agency)** | X | | | | * | | |
| Professional Service Contracts: architects, engineers, doctors (See MMD's Professional Technical Manual) | X | *** | X | X | | | |
| Aircraft lease and federal base airport operations | | | X | | | X* | |
| Transportation Contractors | X | X | X | | | | *If transporting goods, include cargo insurance |
| Repair & Maintenance Contractors (power equipment, elevators, autos,) | X | X | X | | * | | *If applicable, include garage liability and garagekeepers liability |
| Armored Car Services | X | X | X | | | | *Include Employee dishonesty and crime insurance |
| Security Services | X | X | X | X | | | *Include personal injury *Include Employee dishonesty and crime insurance |

* Contact MN Department of Administration, Risk Management Division.

** Contact MN Dept of Administration, Real Estate and Construction Services Division.

*** Coverage often but not always required in Contract situation.

Additional Comments: Exhibit C includes examples of insurance provisions. For assistance in determining the appropriate insurance provisions for a solicitation, contact Risk Management Division at 651.201.2591.

- **General Insurance Requirements:** Use these requirements when services will be only provided on State or CPV property and when services are not related to mobile equipment
- **Equipment Insurance Requirements:** Typically, these requirements are used when the solicitation includes warranty repair and/or maintenance/repair services on mobile equipment that may be provided on state and/or CPV property or at the Contract Vendor's facility. Examples of mobile equipment are riding lawn mowers, motor graders, skid steers, trailers, etc. Professional/Technical, Errors and Omissions, and/or Miscellaneous Liability Insurance typically is not required even though the work may entail some level of expertise. Contact Risk Management Division to determine insurance requirements.
- **Special Insurance Requirements:** Contact Risk Management Division to determine provisions to be added to the General Insurance Requirements based on the requirements in the solicitation. For example, Professional/Technical, Errors and Omissions, and/or Miscellaneous Liability Insurance, is generally required when someone possesses expertise on a certain subject and performs work for the State related to that expertise. An example of non PT services that may require professional liability insurance is security services.

Other special insurance examples include *aviation insurance* for inspection and repairs for aircraft; and *pollution liability insurance* for purchase of fuel from a vendor not on contract or for transportation contractors who are transporting hazardous substances or materials.