# Minimum Insurance Requirements

## Basic Coverages

**Commercial General Liability:**
- Per Occurrence: $1,000,000
- Aggregate: $2,000,000
- Products and Completed Operations: $2,000,000
- Personal/Advertising Injury: $1,000,000

**Automobile Liability:**
- $1,000,000 per occurrence

**Workers' Compensation:**
- See applicable statute for jurisdictional requirement

**Employers' Liability:**
- Each Accident: $500,000
- Employee Disease: $500,000
- Disease-Policy Limit: $500,000

## Most Common Additional Coverages:

Requirements to be determined depending on individual contract

- **Auto Physical Damage Insurance:** TBD
- **Cyber Liability Insurance:** $1,000,000+
- **Employment Practices Liability:**
  - Per Occurrence: $1,000,000+
  - Aggregate: $1,000,000+
- **Environmental Liability:**
  - Per Occurrence: $1,000,000+
  - Aggregate: $1,000,000+
- **Installation Floater:** TBD
- **Liquor Liability Insurance:** $1,000,000
- **Professional Liability (E&O):**
  - Per Occurrence: $1,000,000+
  - Aggregate: $1,000,000+
- **Sexual Abuse & Molestation**
  - Per Occurrence: $1,000,000+
  - Aggregate: $1,000,000+
- **Umbrella or Excess Liability:**
  - $2,000,000 to 5,000,000+
- **3rd Party Crime Insurance:**
Per Occurrence for Each Wrongful Act:$50,000 +

**Note:**

1. **Insurance carrier must have an A.M. Best Company rating of A / VIII or higher.**
2. **The Contractor shall require all of its subcontractors to carry the same insurance required herein.**
3. **All required liability policies shall include the Government of the District of Columbia as an additional insured and shall contain a waiver of subrogation.**