

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.*