

**Maricopa County Community College District
Minimum Limits Guidelines for Insurance**

Project Name/Purchase _____

Check One: Construction _____ Service (specify) _____

Purchase _____ Lease (specify) _____

Coverage	Basis	High Risk	Medium Risk	Low Risk	Not Recommended	Limits Submitted
CGL (Addl Insd)	Occurrence	\$5 million	\$2 million	\$1 million	\$500,000	\$250,000
	Aggregate	\$10 Million	\$5 million	\$2 million	\$1 million	\$500,000
AL (Addl Insd)	Occurrence		\$2 million	\$1 million	\$500,000	\$250,000
WC and EL		Statutory Limits \$100,000/\$100,000/\$500,000			\$50,000/\$50,000/\$250,000	
BR		Completed Project Value				
Property		Full Replacement-No Coinsurance				
PL	Occurrence*	\$10 million	\$5 million	\$1 million	\$500,000	\$250,000
	Aggregate	\$10 million	\$5 million	\$1 million	\$500,000	\$250,000
Pollution	Occurrence*	\$10 million	\$5 million	\$1 million	\$500,000	\$250,000
	Aggregate	\$10 million	\$5 million	\$1 million	\$500,000	\$250,000
Fidelity		Value of Assets in Care, Custody & Control				
*Claims Made			5 year tail	3 year tail	1 year tail	No tail

Reviewed By _____ **Date** _____

High-Risk Services:

- _____ Air Charter
- _____ Ambulance Service
- _____ Asbestos Abatement
- _____ Construction Contracts
- _____ Childcare
- _____ Elevator Maintenance
- _____ Hazardous Waste Services
- _____ Medical Services (including optical and laboratory)
- _____ Pyrotechnical Displays
- _____ Transportation Services
- _____ Others: _____
- _____

Mid-Risk Services:

- _____ Auto repair
- _____ Building and Grounds Maintenance (Electrical, HVAC, painting, plumbing, roofing, tree removal, etc.)
- _____ Others: _____
- _____ Others: _____

Low-Risk Services:

- _____ Delivery of furniture, office supplies, etc.
- _____ Manual Food Services (catering)
- _____ Professional services contracts (grants writers, professional speakers)
- _____ Travel Services (tour operators and agencies)
- _____ Others: _____
- _____