

## Guidelines for Architects, Engineers and Consultants Insurance Limits

### Limits Required <sup>(1)</sup>

<b>Professional Liability <sup>(2)</sup></b>	<b>Projects ≤ \$5M</b>	<b>Projects &gt;\$5M ≤ \$20M</b>	<b>Projects &gt; \$20M</b>
Each Claim Made	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000
Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000
<b>Commercial General Liability <sup>(3) (4)</sup></b>			
General Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000
Products/Completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000
Each Occurrence Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Personal/Advertising Injury	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
<b>Automobile Liability <sup>(5)</sup></b>			
Bodily Injury/Property Damage (Each Accident)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
<b>Workers' Compensation <sup>(6)</sup></b>			
Coverage A (Workers' Compensation)	Statutory	Statutory	Statutory
Coverage B (Employers Liability)			
Per Accident	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Per Disease Policy Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Per Disease per Employee	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
<b>Umbrella Liability</b>			
Each Occurrence Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
General Aggregate Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Products/Completed Operations Aggregate <sup>(3)</sup>	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000

<sup>(1)</sup> These limits shall be considered minimum requirements. Owner may require higher professional liability insurance limits for projects over \$50MM, or project-specific risk. All insurance coverage is subject to the approval of Washington University and shall be issued by an insurance company authorized to do business in the State of Missouri and which maintains an A.M. Best rating of A-X or better.

<sup>(2)</sup> Professional Consultant is required to keep this policy in effect for up to three (3) years after completion of the project, five (5) years for projects > \$20M.

<sup>(3)</sup> Products and completed operations insurance will be maintained for a minimum period of five (5) years after final payment on the last element of the Work to be completed.

<sup>(4)</sup> Owner will be included as additional insured on General Liability, Automobile and Umbrella Liability policies. Professional Consultant's insurance shall be primary.

<sup>(5)</sup> Coverage shall be for all owned, non-owned or hired motor vehicles.

<sup>(6)</sup> WC to include covers broad form all states endorsement.

**Limits Required (Continued)**

<b>Pollution Liability <sup>(2)</sup> <sup>(7)</sup></b>	<b>Projects ≤ \$5M</b>	<b>Projects &gt;\$5M ≤ \$20M</b>	<b>Projects &gt; \$20M</b>
<b>(Required for Environmental Consultants)</b>			
Per Loss	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000
Aggregate	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000

<sup>(7)</sup> Institution may request higher limits if project involves: abatement, remediation, hazardous waste management or recycling.