

**Insurance Requirements  
At-A-Glance Matrix**

Insurance Coverage	Bus and Trans	Aircraft	Cont / Construc	Environ Cont/Cons	IT Professional	IT Vendor	Lessees	Most Contracts	Prof Svcs	Third Party Youth	UAS (Drone)	Vendors	Short Term Lease
Comm Gen Liab (CGL) *	2M / 4M		5M / 10M	2M / 4M	1M / 2M	2M / 4M	2M / 4M	2M / 4M	1M / 2M	2M / 4M	1M / 2M	2M / 4M	1M / 2M
Auto Liability	5M		5M	1M	1M	1M		1M	1M	1M			1M
Workers' Comp (WC)**	1M	1M	1M	1M	1M	1M	1M	1M	1M	1M	1M		1M
Garage Liab/Keep	1M / 75K												
Prof Liability			2M / 2M						2M / 2M				
Property Insur							X						
Tech Prof Lia E&O					2M								
Cyber Liability						2M							
Abuse Molest*										2M			
Aviation Liability		5M / 250M									1M / 2M		
Builders Risk			X										
Surety Bonds			X	X									
Liquor Liability													X
Homeowners													X
Special Event													X
Pollution Liability			1M / 2M	2M / 2M									

**New**

\*Additional Insured Endorsement (CGL)

\*\*Waiver of Subrog (WC)