



OFFICE OF THE VICE PRESIDENT OF FINANCE  
RISK MANAGEMENT

# **INSURANCE REQUIREMENTS FOR CONTRACTORS/ VENDORS**

## VI. UNIVERSITY OF DELAWARE MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX

#	<u><b>FINANCE</b></u>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Further Considerations on Limits</b>	<b>Automobile Liability</b>	<b>Worker's Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Cyber Liability</b>	<b>Environmental / Pollution Liability</b>
1	Accountant (bookkeeping services)	\$1,000,000	\$1,000,000	----	A	B	C	\$10,000,000		----
2	Accountant(accounts receivable)	\$1,000,000	\$1,000,000	----	A	B	C	\$10,000,000		----
3	Financial Advisor / Asset Management	\$1,000,000	\$10,000,000	----	A	B	C	\$10,000,000		----
4	Financial Advisor / Tax Consultant	\$1,000,000	\$10,000,000	----	A	B	C	D		----
#	<u><b>CONSTRUCTION &amp; BUILDING RELATED SERVICES</b></u>	<b>General Liability</b>	<b>Professional Liability (E)</b>	<b>Further Considerations on Limits</b>	<b>Automobile Liability</b>	<b>Worker's Compensation</b>	<b>Umbrella</b>	<b>Crime</b>	<b>Cyber Liability</b>	<b>Environmental / Pollution Liability</b>
5	Architect (interior design services)	\$1,000,000	\$1,000,000	----	A	B	C	----		----
6	Architect (structural integrity audits)	\$1,000,000	\$2,000,000	----	A	B	C	----		----
7	Architect (building structural design)	\$1,000,000	\$5,000,000	----	A	B	C	----		----
8	Asbestos Abatement	\$5,000,000	----	----	A	B	C	----		\$10,000,000
9	Boiler / Chiller Installations	\$5,000,000	----	----	A	B	C	----		----
10	Cleaning Services	\$1,000,000	----	----	A	B	C	----		----
11	Construction Project Management	\$1,000,000	\$10,000,000	----	A	B	C	D		----
12	Debris Removal (hauling companies)	\$5,000,000	----	----	A	B	C	----		----
13	Hazardous Materials Removal (hauling companies)	\$5,000,000	----	----	A	B	C	----		\$10,000,000
14	Electricians	\$2,000,000	----	----	A	B	C	----		----
15	Elevator Work	\$5,000,000	----	----	A	B	C	----		----
16	Engineer (licensed-all types)	\$1,000,000	\$1,000,000	----	A	B	C	----		----
17	Environmental Consultant Phase I ESA	\$1,000,000	\$1,000,000	----	A	B	C	----		----
18	Environmental Consultant Phase III ESA	\$1,000,000	\$5,000,000	----	A	B	C	----		\$5,000,000

### Insurance Requirements Guide:

- A. Automobile Liability insurance is required for contractors/vendors where they transport UD property, transport UD employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum UD requirements may elect to obtain an Excess/Umbrella policy in an amount that is consistent with the indicated minimum requirement .
- D. Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer University of Delaware money, securities or other negotiable instruments.
- E. If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

## VI. UNIVERSITY OF DELAWARE MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX

#	<u>CONSTRUCTION &amp; BUILDING RELATED SERVICES</u>	General Liability	Professional Liability (E)	Further Considerations on Limits	Automobil e Liability	Worker's Compensation	Umbrella	Crime	Cyber Liabilit y	Environmental / Pollution Liability
19	Environmental Remediation	\$5,000,000	\$5,000,000	----	A	B	C	----		\$5,000,000
20	Expeditor	\$1,000,000	\$1,000,000	----	A	B	C	D		----
21	Exterior Contractors (facades, roofs, sidewalks, concrete work)	\$3,000,000	E	----	A	B	C	----		----
22	Exterminators	\$3,000,000	----	----	A	B	C	----		\$1,000,000
23	HVAC (other than boiler)	\$2,000,000	----	----	A	B	C	----		----
24	Intercoms / Cameras / Telecommunications	\$1,000,000	----	----	A	B	C	----		----
25	Interior Contractors	\$2,000,000	----	----	A	B	C	----		----
26	Landscape Designer	\$1,000,000	\$1,000,000	----	A	B	C	----		----
27	Landscaping (use of hazardous chemicals)	\$1,000,000	----	----	A	B	C	----		\$1,000,000
28	Landscaping (no use of hazardous chemicals)	\$1,000,000	----	----	A	B	C	----		----
29	Movers	\$2,000,000	----	----	A	B	C	----		----
30	Painters / Floor Scraping	\$1,000,000	----	----	A	B	C	----		----
31	Plumbers	\$2,000,000	----	----	A	B	C	----		----
32	Roof Tanks	\$5,000,000	----	----	A	B	C	----		----
33	Scaffolding Companies	\$5,000,000	----	----	A	B	C	----		----
34	Suppliers that deliver on premises (do not install)	\$1,000,000	----	----	A	B	C	----		----
35	Suppliers that deliver on premises (install)	\$2,000,000	----	----	A	B	C	----		----

### Insurance Requirements Guide:

- A. Automobile Liability insurance is required for contractors/vendors where they transport UD property, transport UD employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum UD requirements may elect to obtain an Excess/Umbrella policy in an amount that is consistent with the indicated minimum requirement .
- D. Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer University of Delaware money, securities or other negotiable instruments.
- E. If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

## VI. UNIVERSITY OF DELAWARE MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX

#	<u>INFORMATION TECHNOLOGY</u>	General Liability	Professional Liability (E)	Further Considerations on Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
36	Data Analysis	\$1,000,000	-----	1	A	B	C	D		-----
37	Database Analysis	\$1,000,000	-----	1	A	B	C	D		-----
38	Database Management	\$1,000,000	-----	1,6	A	B	C	D		-----
39	Network Administration	\$1,000,000	-----	1,6	A	B	C	D		-----
40	Network Development turnkey service upgrade for commercial system)	\$1,000,000	-----	1,6	A	B	C	D		-----
41	IT Systems Programmer, Application Software Development (code writing)	\$1,000,000	-----	1,6	A	B	C	D		-----
42	Cloud Based Services (SaaS, PaaS, IaaS)	\$1,000,000	-----	1,6	A	B	C	D		-----
43	Software Development (customized commercial package)	\$1,000,000	-----	1,6	A	B	C	D		-----
44	Software Development (database design)	\$1,000,000	-----	1,6	A	B	C	D		-----
45	Software Licensing ("off the shelf")	\$1,000,000	-----	1	A	B	C	D		-----
46	Telecom Administration	\$1,000,000	-----	1	A	B	C	D		-----
47	Telecom Design	\$1,000,000	-----	1,6	A	B	C	D		-----
48	Web Hosting	\$1,000,000	-----	1,6	A	B	C	D		-----
49	Web Designer	\$1,000,000	-----	1,6	A	B	C	D		-----
#	<u>MEDICAL CONSULTING</u>	General Liability	Professional Liability (E)	Further Considerations on Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
50	Medical / Dental Services (research support only)	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----
51	Medical Data Analysis	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----
52	Medical Testing	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----

### Insurance Requirements Guide:

- A. Automobile Liability insurance is required for contractors/vendors where they transport UD property, transport UD employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum UD requirements may elect to obtain an Excess/Umbrella policy in an amount that is consistent with the indicated minimum requirement.
- D. Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer University of Delaware money, securities or other negotiable instruments.
- E. If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

## VI. UNIVERSITY OF DELAWARE MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX

#	<u>MEDICAL CONSULTING (continued)</u>	General Liability	Professional Liability €	Further Considerations on Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental/ Pollution Liability
53	Optic Designer	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----
54	Ancillary Professionals (Psychologist, Psychiatrist, Nurse, Respiratory Therapist, Physical Therapist, Massage Therapist)	\$1,000,000	\$1,000,000 /\$1,000,000	-----	A	B	C	-----		-----
55	High Risk Physician Specialties (Obstetrics, Orthopedic Surgery, Neurological Surgery, Emergency Medicine, General Surgery, Thoracic Surgery)	\$1,000,000	\$2,000,000 /\$6,000,000	-----	A	B	C	-----		-----
56	Office Based Physician, Physician Assistant, Nurse Practitioner, Midwife	\$1,000,000	\$1,000,000 \$3,000,000	-----	A	B	C	-----		-----
57	Psych / Behavior Services (research support only)	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----
#	<u>MANAGEMENT / BUSINESS ADVISORY</u>	General Liability	Professional Liability (E)	Further Considerations on Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
58	Curriculum Developer / Director	\$1,000,000	-----	2	A	B	C	-----		-----
59	Legal (litigation support)	\$1,000,000	\$5,000,000	-----	A	B	C	\$5,000,000		-----
60	Legal (Regulatory Compliance, NOC)	\$1,000,000	\$5,000,000	-----	A	B	C	-----		-----
61	Management / Business Consultant (Strategic planning, NOC)	\$1,000,000	-----	-----	A	B	C	-----		-----
62	Interim Management	\$1,000,000	-----	-----	A	B	C	D		-----

### Insurance Requirements Guide:

- A. Automobile Liability insurance is required for contractors/vendors where they transport UD property, transport UD employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum UD requirements may elect to obtain an Excess/Umbrella policy in an amount that is consistent with the indicated minimum requirement .
- D. Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer University of Delaware money, securities or other negotiable instruments.
- E. If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.



## VI. UNIVERSITY OF DELAWARE MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX

#	<u>COMMUNICATIONS</u>	General Liability	Professional Liability (E)	Further Considerations On Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
63	Advertising Agent (sales)	\$1,000,000	----	----	A	B	C	----		----
64	Community Organizer	\$1,000,000	----	3		B	C	----		----
65	Lobbyist	\$1,000,000	----	----	A	B	C	----		----
66	Marketing / Promotional Firm	\$1,000,000	----	3	A	B	C	----		----
67	Public Relations / Communications	\$1,000,000	----	3	A	B	C	----		----
68	Training (on-site)	\$1,000,000	----	4	A	B	C	----		----
#	<u>HUMAN RESOURCES</u>	General Liability	Professional Liability (E)	Further Considerations On Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
69	Employee Benefits (administration services)	\$1,000,000	\$5,000,000	----	A	B	C	\$10,000,000		----
70	Employee Benefits (design and implementation)	\$1,000,000	\$1,000,000	----	A	B	C	----		----
71	Executive Search Firm (contingent or retained)	\$1,000,000	----	----	A	B	C	----		----
72	Seminar Facilitator / Leader	\$1,000,000	----	2	A	B	C	----		----
#	<u>PRINT RELATED SERVICES</u>	General Liability	Professional Liability (E)	Further Considerations On Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
73	Designer	\$1,000,000	----	----	A	B	C	----		----
74	Editor	\$1,000,000	----	----	A	B	C	----		----
75	Graphic Designer	\$1,000,000	----	----	A	B	C	----		----
76	Indexers	\$1,000,000	----	----	A	B	C	----		----
77	Literary Editor (print, on-line media, or NOC)	\$1,000,000	----	----	A	B	C	----		----

### Insurance Requirements Guide:

- A. Automobile Liability insurance is required for contractors/vendors where they transport UD property, transport UD employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum UD requirements may elect to obtain an Excess/Umbrella policy in an amount that is consistent with the indicated minimum requirement.
- D. Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer University of Delaware money, securities or other negotiable instruments.
- E. If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.

## VI. UNIVERSITY OF DELAWARE MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX

#	<b><u>PRINT RELATED SERVICES (continued)</u></b>	General Liability	Professional Liability (E)	Further Considerations on Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
78	Literary Translators	\$1,000,000	----	----	A	B	C	----		----
79	Media Producer (audio and video)	\$1,000,000	----	----	A	B	C	----		----
80	Writer	\$1,000,000	----	----	A	B	C	----		----
#	<b><u>ENTERTAINMENT / EVENT SERVICES</u></b>	General Liability	Professional Liability (E)	Further Considerations on Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
81	Actor (not through Event Planner)	\$500,000	----	----	A	B	C	----		----
82	Announcer (radio and television)	\$1,000,000	----	----	A	B	C	----		----
83	Art Conservator / Curator	\$1,000,000	----	2	A	B	C	----		----
84	Artist (all media)	\$1,000,000	----	----	A	B	C	----		----
85	Caterer	\$1,000,000	----	----	A	B	C	----		----
86	Competition Judge	----	----	----	A	B	C	----		----
87	Event / Meeting Planner	\$1,000,000	----	----	A	B	C	----		----
88	Musician (not through Event Planner)	\$1,000,000	----	----	A	B	C	----		----
89	Performing Artist- Individual (F)	----	----	----	----	----	----	----		----
90	Performing Artist- Individual with Equipment	\$1,000,000	----	----	----	----	----	----		----
91	Performing Artist- Entity	\$1,000,000	----	----	----	----	----	----		----
92	Photographer / Videographer	\$1,000,000	----	5	A	B	C	----		----
93	Piano / Organ Tuner	\$1,000,000	----	----	A	B	C	----		----
94	Video and Audio Editors / Production	\$1,000,000	----	5	A	B	C	----		----

### Insurance Requirements Guide:

**A. Automobile Liability insurance is required for contractors/vendors where they transport UD property, transport UD employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.**

**B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.**

**C. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum UD requirements may elect to obtain an Excess/Umbrella policy in an amount that is consistent with the indicated minimum requirement .**

**D. Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer University of Delaware money, securities or other negotiable instruments.**

**E. If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.**

## VI. UNIVERSITY OF DELAWARE MINIMUM INSURANCE REQUIREMENTS FOR CONTRACTS: LIMITS MATRIX

#	<u>ALL OTHER (MISC)</u>	General Liability	Professional Liability (E)	Further Considerations on Limits	Automobile Liability	Worker's Compensation	Umbrella	Crime	Cyber Liability	Environmental / Pollution Liability
95	Appraiser	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----
96	Archaeologist	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----
97	Claims Administrator / Claims Analyst	\$1,000,000	-----	-----	A	B	C	D		-----
98	Institution to Institution Agreement	\$1,000,000	\$1,000,000	-----	A	B	C	-----		-----
99	Risk Management / Commercial Insurance	\$1,000,000	E	-----	A	B	C	\$5,000,000		-----
100	Special Events (carnival rides, climbing walls, etc.)	\$2,000,000	-----	-----	A	B	C	-----		-----
101	Special Events (caterers, amusements, games etc.)	\$1,000,000	-----	-----	A	B	C	-----		-----
102	Sports Trainer / Coach	\$1,000,000	-----	-----	A	B	C	-----		-----
103	Translator	\$1,000,000	-----	-----	A	B	C	-----		-----
104	Transportation: Livery / Taxi	\$1,000,000	-----	-----	\$1,000,000	B	C	-----		-----
105	Transportation: Charter Bus- (5-10 passengers per vehicle)	\$1,000,000	-----	-----	\$5,000,000	B	C	-----		-----
106	Transportation: Charter Bus- (11-20 passengers per vehicle)	\$1,000,000	-----	-----	\$10,000,000	B	C	-----		-----
107	Transportation: Charter Bus- (over 20 passengers per vehicle)	\$1,000,000	-----	-----	\$20,000,000	B	C	-----		-----

### Insurance Requirements Guide:

- A. Automobile Liability insurance is required for contractors/vendors where they transport UD property, transport UD employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is \$1,000,000 Combined Single Limit. If the vehicle being used has a Gross Vehicle Weight Rating of Class 6-8 /US DOT "VIUS" rating of "Heavy Duty" (19,501+ lbs), the requirement increases to \$2,000,000. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to \$3,000,000.
- B. Employers Liability limits are \$500,000 per each occupational accident /\$500,000 per each occupational disease and \$1,000,000 policy aggregate. If the contractor/vendor is performing hazardous activities such as building demolition, asbestos abatement or hazardous waste clean-up, the requirement increases to \$1,000,000 per each occupational accident /\$1,000,000 per each occupational disease and \$5,000,000 policy aggregate.
- C. Any contractor/vendor that is required to maintain General Liability and/or Auto Liability insurance and does not meet the minimum UD requirements may elect to obtain an Excess/Umbrella policy in an amount that is consistent with the indicated minimum requirement
- D. Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer University of Delaware money, securities or other negotiable instruments.
- E. If the contractor/vendor can satisfactorily document that their professional liability coverage is contained in their General Liability policy, a separate Professional liability policy is not required.