



ACC Standard Insurance Requirements

Insurance limits for contracts up to \$100,000 (or lower risk uses of ACC facilities*)

General Liability Insurance covering all duties, services or work to be performed (under the contract); insurance will provide limits of:

- Policy aggregate \$1,000,000
- Each occurrence \$500,000
- Products/completed operations aggregate \$500,000
- Personal injury liability \$500,000
- Fire damage liability \$50,000
- Medical payments \$5,000

Pollution Liability Insurance limits of \$1,000,000 occurrence, \$2,000,000 Aggregate (if applicable)

Professional Liability Insurance limits \$500,000 occurrence/aggregate (for consultants/services).

Automobile Liability Insurance, Combined Single Limit \$500,000 or as required by law.

Worker's Compensation Insurance providing the statutory benefits for the State of Texas and **Employer's Liability Insurance** for all contracts in the amount of:

- Bodily Injury by accident: \$500,000
- Bodily Injury by Disease - each person: \$500,000
- Bodily Injury by Disease - policy limit: \$500,000

Insurance limits for contracts over \$100,000 (or higher risk uses of ACC facilities*)

General Liability Insurance covering all duties, services or work to be performed (under the contract); insurance will provide limits of:

- Policy aggregate \$2,000,000
- Each occurrence \$1,000,000
- Products/completed operations aggregate \$1,000,000
- Personal injury liability \$1,000,000
- Fire damage liability \$50,000
- Medical payments \$5,000

Pollution Liability Insurance limits of \$1,000,000 occurrence, \$2,000,000 Aggregate (if applicable)

Professional Liability Insurance limits \$1,000,000 occurrence/aggregate (for consultants/services).

Automobile Liability Insurance, Combined Single Limit \$500,000 or as required by law.

Worker's Compensation Insurance providing the statutory benefits for the State of Texas and **Employer's Liability Insurance** for all contracts in the amount of:

- Bodily Injury by accident: \$500,000
- Bodily Injury by Disease - each person: \$500,000
- Bodily Injury by Disease - policy limit: \$500,000

All construction projects will require **Builders Risk Insurance** coverage for the total amount of the contract awarded. The policy shall include an endorsement deleting the following statement from the Property Not Covered exclusion, "Existing building(s) or structure(s) to which alterations, additions, renovation or repairs, are being made." Surety Bonds are required as per Texas law.

An Original Certificate of Insurance must be submitted from the insurer / agent prior to the issuance of the Notice to Proceed or use of ACC Facilities is allowed. The insurance carriers must be acceptable to ACC, generally an AM Best A- X or better rating. The General Liability and Automobile Liability Certificate of Insurance **must** name Austin Community College District and the Board of Trustees as additional named insured. All certificates shall include a Waiver of Subrogation for coverages, Vendors or those using ACC facilities must inform the College of any changes to any insurance required under this contract at least 30 days prior to such change, except if the policy is cancelled for non-payment of premium, in which case the notice shall be 10 days.

* Contact EHS and Insurance Department for determination