

New York State
Insurance Matrix C - Recommended Policy Limits ¹
PROCUREMENT / SERVICES / COMMODITIES

Category	A		B	C		D		E		F	G	H	I
	Workers' Compensation	NYS Disability Benefits	Commercial General Liability ² in combination with Excess (Umbrella) Liability	Each Occurrence	General Aggregate	Business Automobile Liability	Combined Single Limit	Professional Liability	Technology Errors and Omissions	Crime	Garage Liability/ Garage Keepers Liability		
Other													
IT				\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000	\$50,000			
Outsource:													
Web Design		Coverage shall be required in every contract, with limits as specified by law		TBD	TBD		TBD	TBD	\$1,000,000				
Hunting/Fishing Licenses													
Campground Reservations													
Personal Service				\$1,000,000	\$2,000,000			\$1,000,000	\$1,000,000	\$50,000			
Purchasing								TBD	TBD				
Airplane						Aircraft Liability							
													Garage liability insurance: \$1,000,000 for garage operations Garage-keepers liability: \$100,000 per vehicle in custody, \$500,000 aggregate on a direct primary basis.

NOTES:

1. The recommended limits and forms of insurance coverage listed in this matrix contemplate those exposures that are considered most common for the subject operations. The limits and lines of insurance coverage are not necessarily intended to apply to all contracts or intended operations. The Agency must take into consideration the potential exposure created by the work or operations that are the subject of the contract, and then adjust the form of insurance coverage and the corresponding limits commensurately. Consideration should be given to including insurance requirements in all transactions, even those which fall under discretionary purchasing.
2. **Commercial General Liability and Excess (Umbrella) Liability:**
 - a. Each Occurrence limits should be provided such that the sum of the Commercial General Liability Per Occurrence and the Excess/Umbrella limits is equal to or greater than the total listed in column C.
 - b. General Aggregate limits should be provided such that the sum of the General Aggregate and Excess/Umbrella limits is equal to or greater than the total listed in column D.
 - c. Products/Completed Operations limits should be provided such that the sum of the Products/Completed Operations, Aggregate and the Excess/Umbrella Liability limits is equal to or greater than the General Aggregate limit listed in column D.
 - d. Personal & Advertising Injury limits of \$1,000,000 (see Chapter 3 of this manual) can be achieved by a combination of CGL and Excess (Umbrella) limits.