

New York State
Insurance Matrix B - Recommended Policy Limits¹
BUILDING SERVICES

Category	A		B		C		D		E		F		G		H		I		J		K	
	Workers' Compensation	NYS Disability Benefits	Commercial General Liability ² in combination with Excess (Umbrella) Liability		Owners & Contractors Protective Liability ³		Business Automobile Liability Combined Single Limit		Professional Liability ⁴		Railroad Protective		Environmental Liability ⁵		Marine ⁶ (Protection & Indemnity)							
	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate
Demolition																						
< \$10M	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	<\$25M = \$2,000,000	<\$25M = \$2,000,000			\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
> \$10M - \$50M	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$1,000,000	\$5,000,000	\$1,000,000	\$5,000,000	>\$25M = \$5,000,000	>\$25M = \$5,000,000			\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
> \$50M	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000		\$10,000,000		\$10,000,000	>\$50M = \$10,000,000	>\$50M = \$10,000,000			\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Building Services																						
Testing Work, Air, Surveys, Materials																						
Building Maintenance																						
Leased Space																						
Hazardous Waste Removal																						
Rubbish/Garbage Removal																						
Landscaping/Lawn Care																						
Snow Removal																						
Tree Removal																						
Vehicle Service/Maintenance																						
Extermination																						
Moving																						

NOTES:

- 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.
- Commercial General Liability and Excess (Umbrella) Liability:**
 - Each Occurrence limits should be provided such that the sum of the Commercial General Liability (CGL) Per Occurrence and the Excess/Umbrella limits is equal to or greater than the total listed in column C. Contract insurance limits for Demolition and/or Building Services contracts are to be based on the total value of the contract, using the ranges shown in the Category column.
 - 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. Contract insurance limits for Demolition and/or Building Services contracts are to be based on the total value of the contract, using the ranges shown in the Category column; the limits apply on a per project/per job basis.
 - 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 B. Contract insurance limits for Demolition and/or Building Services contracts are to be based on the total value of the contract.
 - 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.
- Owners & Contractors' Protective** - Requirements do not apply to Building Services contracts.
- Professional Liability** - Limits for a demolition project, where applicable, are to be based on the total value of the completed project.
- Environmental Liability** - Limits specified in the matrix are guidelines. Contractual limit requirements should be adjusted commensurate with the exposures and the nature of the contracted work. When environmental coverage is included in a CGL policy, minimum required limits should be increased to the sum of the two required limits.
- Marine (Protection & Indemnity)** - Limits specified in the matrix are guidelines. Contractual limit requirements should be adjusted commensurate with the exposures and the nature of the contracted work.