

New York State
Insurance Matrix A - Recommended Policy Limits ¹
CAPITAL CONSTRUCTION

Category	A Workers' Compensation	B NYS Disability Benefits	C		D		E		F		G		H		I		J		K	
			Commercial General Liability in combination with Excess (Umbrella) Liability	Each Occurrence	General Aggregate	Owners & Contractors Protective Liability ³	Each Occurrence	General Aggregate	Builders' Risk ⁴	Business Automobile Liability	Professional Liability ⁵	Railroad Protective	Environmental Liability ⁶	Marine ⁷ (Protection & Indemnity)						
<u>Design</u>																				
Architectural																				
Engineering																				
<u>Construction</u>																				
Contract Value																				
< \$10M																				\$2,000,000
> \$10M - \$50M																				TBD
> \$50M																				
<u>Construction Management</u>																				
Contract Value																				
< \$10M																				
> \$10M - \$50M																				
> \$50M																				

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. CGL insurance limits for Construction 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. CGL insurance limits for Construction 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 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.
- Owners & Contractors' Protective** - This insurance type is *not applicable* to Architectural or Engineering contracts.
- Builders' Risk** - This form of insurance applies *only to* Construction contracts that involve buildings or structures being constructed, erected or fabricated (i.e., vertical construction). The insurance does not apply to road (i.e., horizontal) construction, but may apply to related structures like bridges, toll booths, etc. Limits should be determined based on the total value of the contract.
- Professional Liability** - Limits are to be based on the total value of the completed project. Requirements *do not* apply to Construction contracts.
- 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.