

Basic Insurance Coverage Requirements Matrix					
Coverage	Routine Contracts, Services, Repairs or Supplies	Consultants or Professional Services	Information Technology	Construction	Special Events
General Liability					
Limits	\$1 Million per Occurrence \$1 Million Aggregate	\$1 Million per Occurrence \$1 Million Aggregate	\$1 Million per Occurrence \$1 Million Aggregate	\$1 Million per Occurrence \$1 Million Aggregate (Varies due to contract)	\$1 Million per Occurrence \$1 Million Aggregate (May vary due to contract and/or Risk Exposure)
Additional Insured	Required	Required	Required	Required	Required
Primary and Non-Contributory	Required	Required	Required	Required	Required
Automobile Liability - Required if vendor will be on Village Premises/Project Site.					
Combined Single Limit	\$1 Million	\$1 Million	\$1 Million	\$1 Million (Varies due to contract)	\$1 Million (Varies due to contract)
Property Damage	\$1 Million	\$1 Million	\$1 Million	\$1 Million (Varies due to contract)	\$1 Million (Varies due to contract)
Additional Insured	Required	Required	Required	Required	Required
Garage Keepers Liability - Required when Village vehicles/equipment are in a vendors possession for repairs, bodywork, or storage.					
Limits	\$100,000 to \$300,000 per Occurrence and Aggregate *Village shall be listed as Loss Payee*				
Builders Risk Insurance - Required for Buildings or Structures at are under construction/renovation (Repair or Replacement of materials and labor of construction Project)					
Limits				100% of Project Awarded/Completed Cost *Village shall be listed as a "Second Named Insured"*	
Umbrella					
Excess Liability	Acceptable to Satisfy Required Minimum Limits - Need Statement on Certificate	Acceptable to Satisfy Required Minimum Limits - Need Statement on Certificate	Acceptable to Satisfy Required Minimum Limits - Need Statement on Certificate	\$1 Million (If Required by contract)	Acceptable to Satisfy Required Minimum Limits - Need Statement on Certificate
Workers Compensation Statutory Limits and Employers' Liability (Certificate of Exemption may be accepted for non-construction employers with fewer than 4 employees)					
Each Accident	\$1 Million	\$1 Million	\$1 Million	Varies due to contract	\$1 Million
Disease Each Employee	\$1 Million	\$1 Million	\$1 Million	Varies due to contract	\$1 Million
Disease Policy Limit	\$1 Million	\$1 Million	\$1 Million	Varies due to contract	\$1 Million
Professional Liability (Examples: Architects, Engineers, Auditors, Attorneys etc.)					
Limits		\$1 Million	\$1 Million	\$1 Million (If Required by contract)	
Cyber Liability (Any vendor with access to the Villages I.T. System, access to ditital or electronic Employee or Customer Personal Information, or who provides digital or web-based services)					
Limits		\$1 Million	\$1 Million		
Liquor Liability (For Events in where Alcohol is Present) *Contact Risk Management in advance prior to scheduling Alcohol Events*					
Limits		\$1 Million			\$1 Million
Additional Insured		Required			Required

The limits and lines of insurance coverages listed in this matrix should be utilized as a guide for the operations described. Limits and lines of coverages are subject to change. Staff must take into consideration the potential exposures created by the work or operations from each vendor. All insurance carriers must have AM Best ratings. Certificates of Insurance should be made out to: *Village of Wellington, 12300 Forest Hill Blvd, Wellington FL 33414* and include a 30 Day Notice of Cancellation. Note: Individual agreement insurance requirements will supersede the matrix.