

Comparison of Vendor Risk Exposures to Insurance



#	Vendor Risk Exposure	Consider Requiring the Following Insurance: *
1	Use of aircraft	Aviation Liability; Aircraft Hull; Non-Owned Aircraft Liability
2	Use of, selling, or serving alcohol	Liquor Liability
3	Armed guards or use of armored vehicles	Armed Security Liability; Firearms Liability
4	Security guard services	Security Liability / E&O; Assault & Battery Liability
5	Work with natural gas	Contractors Pollution Liability; Products Liability
6	Design engineering or architectural services	Professional Liability (A&E E&O); Technology Errors & Omissions
7	Work involving utilities / provision of service	Contractors Pollution Liability; Professional Liability
8	Blasting, caustics, flammables, or explosives	Contractors Pollution Liability; Explosive Liability
9	Work with or around children	Abuse & Molestation Liability; Professional Liability
10	Collapse of structure	Professional Liability (engineering oversight)
11	Cranes or rigging services	Riggers Liability
12	Crowd exposures	Event Liability; Active Assailant/Terrorism Coverage
13	Cyber-related exposures	Cyber Liability; Technology E&O
14	Use of drones	Unmanned Aircraft Liability; Drone Hull Coverage
15	Earthquakes	Earthquake Liability; Builders Risk Endorsements
16	Hurricanes / named windstorms	Windstorm Coverage; Builders Risk Endorsements
17	Legal services	Lawyers Professional Liability
18	Maintenance or inspection services	Errors & Omissions Liability; Contractors Pollution Liability
19	Heavy equipment	Equipment Floater
20	3rd party logistics (transporting or storing property of others)	Motor Truck Cargo Liability; Warehouse Legal Liability; Bailee's Liability
21	Providing computer hardware or software	Technology E&O; Cyber Liability; Products Liability
22	Work on, over, in, or next to water	Marine Liability; Jones Act/USL&H
23	Professional services	Professional Liability / E&O
24	Plumbing services	Contractors Pollution Liability
25	Any pollution or environmental exposure	Contractors Pollution Liability; Environmental Impairment Liability
26	Access to PII, PHI, confidential data	Cyber Liability; Technology E&O

27	Transporting 3rd Parties (other people)	Passenger Liability; Auto w/ Passenger Endorsement
28	Use of vehicles in scope of work	Hired/Non-Owned Auto
29	Work involving watercraft	Marine General Liability; Protection & Indemnity; Hull Coverage; Vessel Pollution Liability
30	High wildfire risk	Environmental Liability
31	Work at heights	Scaffold Liability Endorsements
32	Work involving vehicles	Garage Liability
33	Work within 50 feet of railroads	Railroad Protective Liability
34	Work near water, docks, or wharves	Marine Liability; USL&H Coverage
35	Underground work or excavation	Underground Hazard Endorsements; Pollution Liability
36	Handling of funds or assets	Crime/Fidelity Bond; Fiduciary Liability
37	Construction management	Owners Protective Professional Indemnity (OPPI); Contractor's Professional Liability
38	Electrical work	Contractors Pollution Liability
39	Surveys, soil engineering, topographical surveys	Professional Liability (E&O); Pollution Liability
40	Work involving boilers, pressure vessels, or turbines	Boiler & Machinery/Equipment Breakdown
41	Pharmaceutical products	Products Liability; Clinical Trials Liability
42	Food products	Products Liability; Foodborne Illness Coverage; Product Recall
43	Medical products or devices	Products Liability; Clinical Trials Liability; Product Recall
44	Work near roads	Railroad Protective Liability (if applicable)
45	Work near airports	Aviation Liability
46	Zoning or planning services	Professional Liability (Planner E&O)
47	Media services	Media Liability; IP/Errors & Omissions
48	Aircraft products	Aviation Products Liability
49	Children's products	Products Liability; Product Recall
50	Automotive products	Products Liability; Product Recall

* Consider requiring the following insurance, in addition to Commercial General Liability, Commercial Auto Liability, Worker's Comp / Employer's Liability, and Umbrella / Excess Liability.

For additional contract review resources and tools, please go to <https://contractriskacademy.com>

Some factors to consider when determining what types of policies, policy limits, and maximum deductibles and self-insured retentions (retentions) may include:

- project size
- project location
- scope of work
- length of time and quality of business relationship with vendor
- number of other available vendors who can provide the services (or lack thereof)
- financial size and stability of vendor
- client's contractual risk transfer preferences and risk appetite.

It is not possible to propose limits that will be adequate to cover any and all claims.

Ultimately, what insurance to require of vendors is a business decision for each company to make.

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