# Insurance Limits Minimum Requirements Guide

**Type One Vendor – High Risk: $5M per Occurrence/Aggregate**

These services involve activities that require the use of dangerous equipment or processes.

* Asbestos Abatement
* Elevator Maintenance
* Underground Utility Work (drilling, trenching, tunneling)
* Ground or Air Transportation
* Hazardous Waste Services
* Large Public Works
* Pyrotechnical Displays
* Small Public Works (might also be Level Two or Three)
* Tree Cutting/Trimming
* Industrial Food Service Vendor

**Type Two Vendor – Mid Risk: $2M per Occurrence/Aggregate**

* Alcohol Manufacturer or Distributor
* Security Service
* Equipment Maintenance Service/Onsite Installation Work
* Equipment Lease
* Professional Services (Physician, Veterinarian, Architect, Engineer, Electrician, Attorney)
* Outdoor Concerts
* Inflatable Attraction & Amusement Rental  
  (i.e. carnival attractions, bounce house)

**Type Three Vendor – Low Risk: $1M per Occurrence/Aggregate**

* Catering Services
* Computer Maintenance Providers, Hardware & Software Providers
* Lease of Space
* Grant writers
* Tour/Travel Agent
* Entertainment (singer, band, artist)
* Actor/Artist/Musician/Photographer/Videographer
* Independent Consultant or Coach

**Type Four Vendor – Exempt from Insurance Requirement**

* Educational speakers/instructors for academic presentations.
* Small gatherings of private citizens as may be approved from time to time.