

Recommended Insurance

Type of Activity	Required Insurance	Recommended Supplemental Insurance (in addition to the Required Insurance)
Construction Projects	(1)	Property, Builders' Risk or Installation Floater for sub-contractors. (Note: add Professional Liability for Design/Build Projects)
Construction and services contracts, including most construction and remodeling, janitorial service, movers, on-site equipment maintenance agreements, tow service, tree-maintenance, road maintenance, welding, plumbing, painting, electrical work, fireworks exhibits.	(1)	
Professional services, including architects, engineers, consultants, counselors, medical professionals, attorneys, accountants, information systems, artists	(1)	Professional Liability (Errors and Omissions)
Environmental, including asbestos, hazardous chemicals or waste	(1)	Pollution and/or Asbestos Pollution Liability and/or Errors and Omissions
Tenants and concessionaires including food and beverage concessions, gift shops, office space, child care and senior centers, other space rental to lessees who have employees	(1)	Property (all-risks to any tenant improvements or betterments)
Vendors, including vendors who supply equipment or other products to the State who do not perform other functions such as installation and maintenance	(1)	
Space rental, including short-term space rental for special occasions to groups who have no employees such as club functions, weddings, dances, picnics or social dinners, crafts exhibitions or classes, animal shows, recreational activities including baseball and football.	(1)	(Note: Contact State Risk Management Office for special events requirements.)
Other activities not listed		Please consult State Risk Management Office

Note: (1) CGL, Auto and WC are required by Comptroller's Memorandum