



Contract and Insurance Matrix Purpose

When a service, and in some cases goods, is being provided to the University, there is always risk of injury or damage to our staff, students or property. The University requires suppliers to carry insurance that will protect the University from any such injury or damage. The contract and insurance matrix is a tool to help identify the risk involved with a particular service and what type of contract and insurance is required to mitigate that risk.

The improved contract and insurance matrix is a joint effort between Purchasing Contract Services, Enterprise Risk Management & Insurance, and Legal Affairs, and coincides with Risk Management & Insurance's new insurance guidelines. These guidelines now align with the Inter-University Council Risk Management & Insurance Consortium (IUC-RMIC) recommendations so all public universities are requiring the same level of insurance from their suppliers. Contract types have been updated to include the new templates introduced during the past year, including the Short Form Services Agreement, Honorarium, and Services Agreement. Level 1, 2, and 3 classifications remain for ease of use.

Insurance Levels based on risk of service:

LEVEL 1 - Commercial General Liability - bodily injury and property damage/\$500K per occurrence, \$1M aggregate.

Worker's Compensation Insurance to the full extent as required by applicable law.

No certificate of insurance collected for Level 1.

LEVEL 2 - Commercial General Liability - bodily injury and property damage/\$1M per occurrence, \$2M aggregate.

Worker's Compensation Insurance to the full extent as required by applicable law.

LEVEL 3 - Payers or suppliers at this risk level have different requirements:

Refer to Appendix A for Recommended General Liability Limits.

Additional information is available within the matrix. Click on plus sign to reveal.

Apply filter [] to table

Type of Service	Category	Level	Type of Contract Required
Animal consulting veterinarian	Professional Services	1	Services Agreement
Art installations	Professional Services	1	Services Agreement
Insurance Requirements \$1 mil. Each Occur. \$2 mil. Gen. Agg \$1 mil Auto			
Contracts Comments See Risk Mgmt. Guidelines			

Click here within updated matrix to reveal additional information.

DEFINITIONS OF MATRIX FIELDS:

Type of Service

What vendor supplies to University; purpose for contracting with the University

Category

How vendor is classified in the University system

Level

Can be 1, 2, or 3; determines dollar amount of insurance coverage needed

Appendix A provides information on services considered higher risk to the University

Type of Contract Required

Look at this field to find out if a contract is needed and what type, or if a purchase order will suffice



Examples of Significant Changes:

Catering

Athens County caterers no longer handled differently; must show proof of insurance/food license

Charter buses

Insurance levels increased significantly

Charters should only be booked with approved companies through Transportation/Parking Services

Inflatables

Rented inflatables are not permitted on Short Form Services Agreements as entertainment

Resources:

[Contract and Insurance Matrix](#)

Enterprise Risk Management & Insurance's Revised Insurance [Guidelines](#)

[Appendix A](#)

Refer to this appendix for Level 3 insurance amounts, which are determined by amount of risk.

If a supplier does not have enough insurance coverage:

Waiver must be requested through Enterprise Risk Management & Insurance

Decided on a case-by-case basis

Contact Enterprise Risk Management & Insurance at insurance@ohio.edu

Contractor/vendor must name **Ohio University and its Board of Trustees, officers, agents and employees** as additional insureds on general and automobile coverages.

If you have questions about the updated Contract and Insurance [Matrix](#), including questions about contracts and what level of insurance is needed:

Contact Contract Services at contracts@ohio.edu

If you have questions about what to do when a vendor does not meet University insurance requirements, or want more detailed answers to insurance questions:

Contact Enterprise Risk Management & Insurance at insurance@ohio.edu