



MINIMUM LIABILITY LIMITS FOR HIGH RISE CONSTRUCTION
HIGH-RISE CONSTRUCTION

3/1/2016

TRADE (FURNISH AND INSTALL)	MIN. INSURANCE LIMIT
Aluminum Windows and curtainwall	High
Appliances (install)	Low
Architectural and mechanical Louvers	Medium
Brickwork, Cast Stone, CMU	High
Bulk Excavation	Medium
Caulking/Waterproofing	Medium
Compactor & Trash Chute	Low
Canopies and Awnings	Low
Ceramic Tile, marble and granite	Low
Concrete Superstructure	High
Cranes	High; Except Tower Crane which is its own category.
Debris Carting	Low
Demolition	High
Dewatering	Medium
Dirt removal offsite (Trucking only)	Low
Drywall, Carpentry and Ceilings	Medium
Electrical	Medium
Elevators	High
Environmental - Abatement & remediation	High
Exterior rails	Medium
Exterior Wall Framing (Behind brick/stucco)	Medium
Fire alarm	Low
Fire Protection Piping	Medium
Fixed Hoist	High
Foundations, sheeting and shoring	High
Foundation Waterproofing and dampproofing	Low
Furniture Vendors (supply & Install)	Low
Garage Line Striping	Low
Garage parking equipment	Low
Glass Railings	Medium
Gym Equipment (supply and install)	Low
Hardscape	Low
HVAC	Medium
Interior and exterior painting and wallcovering	Low
Interior Signage (furnish and install)	Low
Kitchen Cabinets / bathroom Vanities install	Low
Landscaping	Low
Metal Panels	Medium
Millwork (Lobby, amenity spaces, etc.)	Low
Mirrors	Low
Misc. Metals	Medium
Ornamental Metals	Medium
Overhead Garage doors	Low
Piles and Caissons	High
Plumbing	Medium
Plaster (interior)	Low
Pool	Medium
Precast panels (exterior)	High
Project clean up labor	Medium
Roofing and pavers	Medium
Rooftop fencing and posts for terraces	Low
Security (Cameras / Key fobs)	Low
Service Techs	Low
Scaffolding	High
Shower & Tub Doors	Low
Skylights	High
Sidewalk Bridge	High
Spray Fireproofing	Medium
Storefront & Elec Sliders	Medium
Structural Steel	High
Stucco (exterior)	Medium
Temporary Office trailers	Low
Temporary Toilets	Low
Window Treatments	Low
Window Washing system	High
Wood flooring, carpet, resilient flooring	Low
Unit Rough/Final Clean	Low

TRADE (FURNISH ONLY)	MIN. INSURANCE LIMIT
Appliances	Low
Bath accessories	Low
Brick (Material)	Low
closet shelving	Low
Doors, Frames and Hardware	Low
Fireplaces	Low
Grills	Low
Heat pumps , PTAC units	Low
Kitchen and bath cabinetry	Low
Lighting Fixtures	Low
Lockers	Low
Mailboxes	Low
Outdoor TV's	Low
Plumbing Fixtures	Low
Toilet Partitions	Low
Window Washing Anchors	Low
Wood Trim-Materials (base, sills, etc.)	Low

KEY	
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Low General Liability	
Per Occurrence	\$1 Mil.
General Aggregate	\$2 Mil.
Products/Completed ops	\$2 Mil.
Umbrella	\$1 Mil.

Medium General Liability	
Per Occurrence	\$2 Mil.
General Aggregate	\$4 Mil.
Products/Completed ops	\$4 Mil.
Umbrella	\$5 Mil.

High General Liability	
Per Occurrence	\$2 Mil.
General Aggregate	\$4 Mil.
Products/Completed ops	\$4 Mil.
Umbrella	\$10 Mil.

Tower Cranes	
Per Occurrence	\$2 Mil.
General Aggregate	\$4 Mil.
Products/Completed ops	\$4 Mil.
Umbrella	\$80 Mil.

Any other cranes NYC contact Risk Management

Professional Services		
Personal Liability	\$1 Mil.	
General Aggregate	\$2 Mil.	
Products/Completed ops	\$2 Mil.	
Umbrella	\$1 Mil.	
Professional Liability	\$1 Mil.	
IF ARCHITECT OR ENGINEER		
Professional Liability	\$3 Mil.	Minimum
	\$5 Mil.	If Available