

New York State Thruway Authority  
**Standard Insurance Limits - Contracts**

Following are the general insurance requirements for different types of Authority contracts. Additional coverage may be required based on the type and scope of services of the contract; see the specific contract for requirements.

Evidence of insurance shall be provided on the ACORD 25: CERTIFICATE OF LIABILITY INSURANCE accompanied by the Authority's SUPPLEMENTAL INSURANCE CERTIFICATE (TA-W51343) and the appropriate Workers' Compensation & Disability Benefits documentation (see footnotes below).

When developing a contract, please e-mail the Bureau of Risk Management - Insurance Compliance Unit at [insurancecompliance@thruway.ny.gov](mailto:insurancecompliance@thruway.ny.gov) to determine coverage types and limits.

Contract Type	Commercial General Liability (1)		Owners & Contractors Protective Liability		Business Auto Liability (1)	Excess (Umbrella) Liability	Professional Liability		Builders' Risk	Unmanned Aerial Vehicle Liability (4)	Railroad Protective	Environmental	Marine	Surety Bonds		Workers' Comp/ Disability Benefits (7)
	Each Occurrence	General Aggregate	Each Occurrence	General Aggregate	Combined Single Limit		Each Occurrence	General Aggregate						Performance	Labor & Materials	
Architectural	\$1,000,000	\$2,000,000			\$1,000,000	(1)	\$1,000,000	\$2,000,000		\$1,000,000						Limits as required by Law
Engineering	\$1,000,000	\$2,000,000			\$1,000,000	(1)	\$1,000,000	\$2,000,000		\$1,000,000	(5)	(2)	(2)			
Construction																
< \$1M	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(3)	\$1,000,000	(5)	(2)	(2)	(6)	(6)	
\$1M - \$10M	\$1,000,000	\$2,000,000	\$1,000,000	\$2,000,000	\$1,000,000	\$3,000,000			(3)	\$1,000,000	(5)	(2)	(2)	(6)	(6)	
\$10M - \$25M	\$5,000,000	\$5,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(3)	\$1,000,000	(5)	(2)	(2)	(6)	(6)	
\$25M - \$50M	\$10,000,000	\$10,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(3)	\$1,000,000	(5)	(2)	(2)	(6)	(6)	
> \$50M	\$25,000,000	\$25,000,000	\$1,000,000	\$2,000,000	\$1,000,000	(1)			(3)	\$1,000,000	(5)	(2)	(2)	(6)	(6)	
Personal Service	\$1,000,000	\$2,000,000			(2)	(1)	(2)	(2)	(2)		(5)	(2)	(2)	(2)	(2)	
Purchasing	\$1,000,000	\$2,000,000			(2)	(1)			(2)					(2)	(2)	
Lease	\$1,000,000	\$2,000,000			(2)	(1)										

(1) If limits for Commercial General Liability or Business Automobile Liability have not been satisfied, contractor must submit proof of an Excess (Umbrella) Liability policy.

The limit requirements for this policy must be equal to an amount that when combined with the limit of the standard policy is equal to or greater than the required limit.

(2) Additional coverage may be required; see specific contract for requirements.

(3) Builders' Risk insurance policy with limits equal to the value of the contract will be required for all construction projects.

(4) Unmanned Aerial Vehicle (UAV) Liability insurance requirements may be met via a separate insurance policy or by specific endorsement through the Commercial General Liability policy.

Other restrictions on UAV use may apply; see specific contract for requirements.

(5) To be determined by the appropriate railroad.

(6) Surety in the form of a bond equal to the value of the contract.

(7) Evidence of Workers' Compensation & Disability Benefits insurance must be provided on the appropriate NYS Workers' Compensation Board forms. Examples: Certificate of NYS Workers' Compensation Insurance Coverage C-105.2 and Certificate Of Insurance Coverage Under The NYS Disability Benefits Law DB-120.1.