

SECURITY RISK MATRIX

This Security Risk Matrix is designed to determine Risk Level by evaluating all factors that could increase the vendor/contractor's liability for the products or services they are providing. Once Risk Level is determined, utilize Schedule B to select insurance terms. Coverage amounts may be adjusted based on the risk level as outlined below. If you are unsure what Risk Level your vendor/contractor falls within, please speak with your direct supervisor or the finance/legal department.

RISK LEVEL	AGREEMENT	EXAMPLES	REQUIRED PRIMARY & EXCESS COVERAGE
Minimal	Limited Engagement Agreement	Speaker / Performance only	None
Low	Master Purchase Agreement	No student contact General contract Facilities & events NOT including youth/minors	\$1,000,000/\$2,000,000 GL <i>plus</i> \$1,000,000 Excess
Medium	Master Purchase Agreement	Possible student/youth contact Professional Services Minor Construction Contracts	\$1,000,000/\$2,000,000 GL <i>plus</i> \$2,000,000 Excess
High	Master Purchase Agreement	Expected student/youth/minors contact Major Contracts Major Construction Contracts Transportation Services Waste Services	\$1,000,000/\$2,000,000 GL <i>plus</i> \$5,000,000 Excess (or more as determined necessary)

Permitted insurance requirement adjustments based on Risk Level:

- Liquor Liability may be waived if not applicable to services.
- Automobile Liability may be waived if motor vehicle use is not applicable to services.
- Excess Umbrella Coverage may be adjusted based on Risk Level in consultation with the Office of General Counsel.

****Any other requests to waive require approval by the Associate Vice President for Finance in consultation with the Office of General Counsel.****