Risk Management Department
P.O. Box 365
Oneida, WI 54155
920-490-3514
Email: RiskMgmnt@OneidaNation.org

Oneida Nation Certificate of Insurance Instructions and Minimum Insurance Requirements

As a new or renewing vendor of the Oneida Nation, you are required to provide a Certificate of Insurance, with acceptable insurance coverages.

To be accepted, the following shall be included on Certificate of Insurance:

- ✓ **CERTIFICATE HOLDER**: Oneida Nation
  ATTN: Risk Management
  P.O. Box 365
  Oneida, WI 54155
- ✓ Issue Date of the Certificate must be within 30 days of its submission.
- ✓ Compliance with the Minimum Insurance Requirements Matrix based on the type of products or service provided.
- ✓ Oneida Nation listed as an ADDITIONAL INSURED.
- ✓ If Workers' Compensation is required, a WAIVER OF SUBROGATION in favor of the Oneida Nation must be provided.

*Contract insurance requirements supersede *Minimum Insurance Requirements.*

*For insurance exceptions, vendor must contact an Oneida Nation Risk Management

***No work is approved, or services can commence until Oneida Nation Risk Management has approved the Certificate of Insurance.**

INSURANCE DISCLAIMER: *The Oneida Nation Risk Management Department reserves the right to require the types of insurance coverages and limits deemed necessary to transfer the risk for products and services purchased by the Oneida Nation.*

Questions: You or your insurance representative may call Risk Management at 920-490-3514 or email **RiskMgmnt@oneidanation.org**

Oneida Nation Minimum Insurance Requirements

General Requirements: General Liability: $1,000,000 min. each occurrence, $2,000,000 min. aggregate
Auto Liability: $1,000,000 min. combined single limit when applicable

PRODUCT or SERVICE	General Liability*	Professional Liability	Automobile Liability**	Workers' Compensation	Cyber Liability***
ALL PRODUCTS (unless listed on the Exemption List (TBD by Risk Management)	$1,000,000/$2,000,000	N/A	N/A	N/A	NA**
PROFESSIONAL SERVICES OR CONSULTING	**General Liability***	**Professional Liability**	**Automobile Liability****	**Workers' Compensation**	**Cyber Liability*****
Accountants, Architects, Engineers, Financial Advisers, Geotechnical, Environmental Consultants, Legal Services, IT Project Management, Tax and Auditing Services, Project Mgmt. Consultant, Construction Project Mgmt., all other Consultants	$1,000,000/$2,000,000	$1,000,000	N/A	Statutory-if coming on property	NA**
CONSTRUCTION & BUILDING RELATED SERVICES	**General Liability***	**Professional Liability**	**Automobile Liability****	**Workers' Compensation**	**Cyber Liability*****
Cleaning, Painters	$1,000,000/$2,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
REPAIR-Electricians, Plumbers, Roofers, HVAC (other than boilers), Interior Remodeling	$1,000,000/$2,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
Commercial/New Construction Interior and Exterior Contractors-facades, roofs, sidewalks, concrete work, excavating, etc.	Per Contract	Per Contract	Combined limit of $1,000,000	Statutory	N/A
Landscaping	$1,000,000/$2,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
Suppliers delivering and/or installing product	$1,000,000/$2,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
INFORMATION TECHNOLOGY	**General Liability***	**Technology Errors &**	**Automobile Liability****	**Workers' Compensation**	**Cyber Liability*****
Collect, store, send, or receive PII, PHI, financial or confidential data, system integration, access to network	$1,000,000/$2,000,000	N/A	N/A	N/A	$2,000,000
Data Analysis or Database Management	$1,000,000/$2,000,000	N/A	N/A	N/A	$2,000,000
Network Administration or Development	$1,000,000/$2,000,000	N/A	N/A	N/A	$2,000,000
Programmer or Technology Consultant	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A
Software Development (if involves PII, PHI, confidential or financial information, include $2M cyber)	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A
Software Licensing ("off the shelf")	$1,000,000/$2,000,000	N/A	N/A	N/A	N/A
Telecom Admin., Design or Equipment	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A
Hardware & Electronics Manufacturers	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A
Web Designer or Administrator	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	$2,000,000
Digital Platforms or Cloud-based Data Access	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	$2,000,000
MEDICAL OR MENTAL HEALTH PROFESSIONALS	**General Liability***	**Professional Liability**	**Automobile Liability****	**Workers' Compensation**	**Cyber Liability*****
Psychologist, Psychiatrist, Nurse, Resp. Therapist, Physical Therapist, Massage Therapist, Doulas (if provide medical care and/or medical advice), etc.	$1,000,000/$2,000,000	$1,000,000/$1,000,000	N/A	Statutory	$2,000,000
Obstetrics, Orthopedics, Dentist, Specialty Dental, Ophthalmologist, Optometrist etc.	$1,000,000/$2,000,000	$2,000,000/$6,000,000	N/A	Statutory	$2,000,000
Physician, Physician Asst., Nurse, Nurse Practitioner, Midwife, etc.	$1,000,000/$2,000,000	$1,000,000/ $3,000,000	N/A	Statutory	$2,000,000
Medical facilities	$1,000,000/$2,000,000	$1,000,000/$3,000,000	N/A	Statutory	$2,000,000

BUSINESS/ADVISORY/HUMAN RESOURCES	General Liability*	Professional Liability	Automobile Liability**	Workers' Compensation	Cyber Liability**
Employee Benefits-Administrative Services, Human Resource Consultants	$1,000,000/$2,000,000	$5,000,000	N/A	N/A	$5,000,000
Executive Search Firm, Recruiters	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A
Financial Institutions	$1,000,000/$2,000,000	N/A	N/A	N/A	$2,000,000
Legal (litigation support, regulatory compliance, regulatory compliance)	$1,000,000/$2,000,000	$5,000,000	N/A	N/A	N/A**
Business Consultant (Insurance Carriers, Brokers, Claims Administrator/Claims Analyst	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A**
COMMUNICATIONS/TRAINING	**General Liability***	**Professional Liability**	**Automobile Liability****	**Workers' Compensation**	**Cyber Liability*****
Advertising Agent (sales)	$1,000,000/$2,000,000	N/A	N/A	N/A	N/A
Lobbyist, Marketing/Promotional Firm, Public Relations/Communication	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A
On-line Training (unless licensed professional, see below)	$1,000,000/$2,000,000	N/A	N/A	N/A	N/A
Onsite Training, Facilitator, Speaker, Lecturer (if licensed professional, add professional liability)	$1,000,000/$2,000,000	N/A	N/A	N/A	N/A
ENTERTAINMENT/EVENT SERVICES	**General Liability***	**Professional Liability**	**Automobile Liability****	**Workers' Compensation**	**Cyber Liability*****
Caterer (if serving liquor, require liquor liability in additional to general liability)	$2,000,000/$3,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
Event/Meeting Planner	$1,000,000/$2,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
MISCELLANEOUS, ALL OTHER	**General Liability***	**Professional Liability**	**Automobile Liability****	**Workers' Compensation**	**Cyber Liability*****
ALL OTHER SERVICES Not Listed above ***unless listed on the Exemption List***	$1,000,000/$2,000,000	N/A	N/A	N/A	N/A
Appraiser	$1,000,000/$2,000,000	$1,000,000	Combined limit of $1,000,000	Statutory	N/A
Food Service (no liquor) - if serving liquor require at least $1M liquor liability in addition to general liability).	$1,000,000/$2,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
Food and beverages	$1,000,000/$2,000,000	N/A	Combined limit of $1,000,000	Statutory	N/A
Sports Trainer/Coach	$1,000,000/$2,000,000	N/A	N/A	Statutory	N/A
Translator	$1,000,000/$2,000,000	$1,000,000	N/A	N/A	N/A
Transportation: Charter Bus					
> 5-10 passengers per vehicle	$1,000,000/$2,000,000	N/A	$5,000,000	Statutory	N/A
> 11-20 passenger per vehicle	$1,000,000/$2,000,000	N/A	$10,000,000	Statutory	N/A
> Over 20 passengers per vehicle	$1,000,000/$2,000,000	N/A	$20,000,000	Statutory	N/A

* Additional insured status and a waiver of subrogation in favor of ONEIDA NATION is required under a third party's general liability coverage.

**Automobile Liability insurance is required for contractors/vendors where they transport ONEIDA NATION property, transport ONEIDA NATION employees or use of a vehicle is integral to the performance of the contract. The minimum required limit is $1,000,000 Combined Single Limit. If the vehicle being used can carry more than 12 persons (including driver), the requirement increases to $3,000,000.

*** If the third party will have access to ONEIDA NATION'S network(s) or access to ONEIDA NATION data that includes Personally Identifiable Information and/or Protected Heath Information, confidential financial information, Cyber Liability will be required.

If the scope of work involves higher risk activities, Risk Management may require higher limits through underlying or Umbrella policies.

**** If work with a hazardous substance is involved, Contractors Pollution Liability is required in an amount not less than $1,000,000 Each Occurrence

Crime coverage will be required if the contractor/vendor directly handles or has access to computer systems that administer ONEIDA NATION money, securities or other negotiable instruments.
If the contractor/vendor can document that their Professional Liability coverage is contained in their GL Policy, a separate Professional Liability Policy is not required.
If the contractor/vendor can document that their Professional Liability coverage is contained in their Cyber Policy, a separate Professional Liability Policy is not required.