Insurance Requirements by Scenario Quick Reference Matrix

Scenario	Standard Insurance Requirements	Special Coverage Needs
General Subcontract (fixed-price services)	✓ Workers' Comp, ✓ CGL ($1M/$2M), ✓ Auto, ✓ Umbrella ($5M), ✓ EPLI ($1M), ✓ Prof. Liability ($5M)	None beyond standard unless risk factors apply
Subcontractor handles PII/PHI (e.g., web hosting, data handling)	All standard +	**Cyber Liability**: $2M min. ✓ May be standalone or endorsed under E&O
Clinical Trials, Medical Research, Health Services	All standard +	✓ FAR 52.237-7 Indemnification ✓ Enhanced Prof. Liability and Medical Malpractice may apply
Cost-type subcontract	All standard +	✓ FAR 52.228-7 must be flowed down
Construction or Transportation with High Occupancy Vehicles	All standard +	✓ Auto liability scaled: $1M–$25M depending on passenger count
Foreign or high-risk subcontractor performance areas	All standard +	✓ Elevated Umbrella or Geo-specific coverage may be required per risk profile