

PG&E Supplier Insurance Requirements

*** For general information purposes only. Actual contractual insurance requirements will be based on an assessment of the risks associated with the specific scope of work being performed.

Coverages	Low Risk	Medium Risk	High Risk
Workers' Compensation	Statutory	Statutory	Statutory
Employer's Liability	\$1M	\$1M-\$2M	\$2M-\$5+
Commercial General Liability (CGL)			
Per Occurrence	\$1M-\$2M	\$3M-\$5M	\$5M-\$10M+
General Aggregate	\$2M- \$4M	\$6M-\$10M	\$10M-\$20M+
Commercial Auto Liability (Ea. Accident Combined Single Limit - CSL)	\$1M-\$2M	\$2M-\$5M	\$5M-\$10M+
Professional Liability	\$1M	\$2M	\$2M-\$5M+
Pollution Liability	\$1M	\$2M	\$2M-\$5M+
Cyber Liability (unique supplier cyber risk assessment required)	\$1M	\$5M	\$10M

Other Coverages Considered Based on Scope of Work

1. Builders Risk
2. Ocean/Inland Marine Cargo Liability
3. Crime Liability
4. Watercraft Liability
5. Aircraft Liability
6. Aircraft Hull Insurance
7. UAS Liability (drones)
8. Product Liability/Product Recall

Required Policy Endorsements

Additional Insured - **CG 20 10 10 01** and **CG 20 37 10 01**, or equivalent (N/A for Workers' Compensation and Professional Liability)

Primary & Noncontributory

Waiver of Subrogation

Notice of Cancellation (if commercially available)

Risk Category Classifications

Low Risk: Small/single scope projects, low-hazard work.

Medium Risk: Medium-scale projects with some hazards.

High Risk: Major projects with significant public, environmental, or technical risks. Also includes unique to undefined risks that require custom terms.

Insurance Coverage Descriptions

Workers' Compensation:

State-mandated insurance program that provides financial and medical benefits to employees who are injured or become ill due to job-related activities. It is designed to protect both employees and employers by offering no-fault benefits for work-related injuries or illnesses, without requiring the injured worker to prove the employer's negligence

Employer's Liability:

Insurance that protects businesses from lawsuits filed by employees for work-related injuries, illnesses, or deaths that are not fully covered by workers' compensation benefits

Commercial General Liability (CGL):

Insurance that protects companies from financial loss due to claims of bodily injury, property damage, and certain personal or advertising injuries caused by their operations.

Commercial Auto Liability:

Insurance that protects businesses from financial responsibility for bodily injury and property damage caused by company vehicles.

Professional Liability:

Insurance that protects businesses and professionals against claims of negligence, errors, omissions, or breaches of professional duty in the services or advice they provide.

Pollution Liability:

Type of coverage that protects businesses from financial losses due to pollution-related incidents. This includes coverage for cleanup costs, third-party bodily injury, property damage claims, and legal defense expenses arising from environmental contamination

Cyber Liability:

Specialized insurance policy that protects businesses from financial losses and legal liabilities resulting from cyberattacks, data breaches, and other digital threats.