



STATE OF MONTANA
DEPARTMENT OF ADMINISTRATION
ARCHITECTURE AND ENGINEERING DIVISION
 1520 East Sixth Avenue • P.O. Box 200103 • Helena MT 59620-0103
 Phone: 406 444-3104 • Fax: 406 444-3399

INSURANCE LIMITS

GUIDELINES FOR ARCHITECTS, ENGINEERS & CONSULTANTS

REQUIRED INSURANCE LIMITS			
PROFESSIONAL LIABILITY	PROJECTS <\$5M	PROJECTS >\$5M <\$20M	PROJECTS > \$20M<\$50M
Each Claim Made	\$1,000,000	\$2,000,000	\$3,000,000
Aggregate	\$1,000,000	\$2,000,000	\$3,000,000
COMMERCIAL GENERAL LIABILITY			
General Aggregate	\$1,000,000	\$2,000,000	\$2,000,000
Products/Completed Operations Aggregate	\$1,000,000	\$2,000,000	\$2,000,000
Each Occurrence Limit	\$1,000,000	\$1,000,000	\$1,000,000
Personal/Advertising Injury	\$1,000,000	\$1,000,000	\$1,000,000
AUTOMOBILE LIABILITY			
Bodily Injury/Property Damage (Each Accident)	\$1,000,000	\$1,000,000	\$1,000,000
WORKERS' COMPENSATION			
Coverage A (Workers' Compensation)	Statutory	Statutory	Statutory
Coverage B (Employers Liability)			
Per Accident	\$1,000,000	\$1,000,000	\$1,000,000
Per Disease Policy Limit	\$1,000,000	\$1,000,000	\$1,000,000
Per Disease per Employee	\$1,000,000	\$1,000,000	\$1,000,000
UMBRELLA LIABILITY			
Each Occurrence Limit	\$1,000,000	\$1,000,000	\$1,000,000
General Aggregate Limit	\$1,000,000	\$1,000,000	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000	\$1,000,000	\$1,000,000
PROFESSIONAL LIABILITY			
Each Claim	\$500,000	\$1,000,000	\$2,000,000
Aggregate	\$500,000	\$1,000,000	\$2,000,000

These limits shall be considered minimum requirements. Owner may require higher professional liability insurance limits for projects over \$50MM, or project-specific risk.