

**STSOUK Subcontractors and Suppliers
Minimum Insurance Requirements**

Insurance Cover	Why we need it (Regardless of Value)	MINIMUM COVER						
		Contracted Site Works or Services				Supply or Advisory Only		
		High	Medium	Low Risk*	No Risk *	High	Medium	Low or No Risk *
Employers Liability	To ensure that suppliers are insured for claims by their employees who are injured while working for us. £10M is insurance industry standard. Any lower values should be raised with STS Contract Management Team.	£10 Million	£10 Million	£10 Million	£10 Million	£10 Million	£10 Million	£10 Million
Public Liability	To ensure suppliers are insured for damage and injury claims against the Supplier by STS / other 3rd Parties	£10 Million	£5 Million	£5 Million	£2 Million	£5 Million	£5 Million	£2 Million
Products Liability	To ensure suppliers are insured for claims caused by an equipment / product failure against the Supplier by STS / other 3rd Parties are met.	£5 Million	£5 Million	£5 Million	£2 Million	£5 Million	£5 Million	£2 Million
Environmental / Pollution Liability	Suppliers are not insured under the STS policy. High and Medium risk activities require EIL cover, which can be an extension of their Public & Product Liability cover.	Confirm with STS Contract Management Team	Confirm with STS Contract Management Team	n/a	n/a	Confirm with STS Contract Management Team	n/a	n/a
Installation (Contractor's All Risks) Cover	To ensure that Suppliers are insured for installation work and construction related claims made against the Supplier.	Minimum cover required is the replacement costs or value of the individual contract, whichever is the higher. To be confirmed pre-contract.				n/a	n/a	n/a
FOR MOD AIRFIELDS ONLY Airside (Motor Third Party) Liability	To ensure that any damage to 3rd party <i>property</i> when airside is covered	Provided by STS - subject to a limit to the number of vehicles airside at any one time which must be checked with STS Customer Planning Team prior to entry to airside. The airfields covered are as specifically listed on the insurance renewal questionnaire for Aquatrine.						
Professional Indemnity	To ensure that suppliers are insured for the advice or any design work they provide us with including like-for-like replacement.	£5 Million	£5 Million	£2 Million	£2 Million	£5 Million	£5 Million	£2 Million
Motor	To ensure that suppliers are insured for non Airside Motor Liability	Suppliers to provide adequate insurance.						

* For any Low / No Risk activity, if the cumulative amount of work with the supplier is more than £250,000 then use Medium levels.

NOTE: STSOUK Client specific requirements and levels need to be checked by STSOUK to ensure adequate coverage and compliance.

These are the minimum requirements generally required from our supply chain subject to the requirements set out in the contract specific Contract Data (TSC) or Subcontract Data (ECS)