



Auto Liability Insurance Required of Vendors Hired to Drive in Country

Auto liability insurance protects against liability arising from the use of vehicles.

The University’s standard requirement for vendors for auto liability insurance is USD \$1 million. We understand, however, that insurance availability and policy limits vary significantly across countries. To support departments working with international vendors, we have provided a reference chart outlining compulsory auto insurance requirements and alternative minimum requirements for countries that do not have compulsory insurance limits set by law. Compulsory auto insurance means all drivers must have basic car insurance by law so that if a driver were to cause an accident, the costs of injuries or damage to others are covered.

If the country you are engaging a vendor in is not listed below, auto liability insurance is still required. In those cases, please contact Risk Management to determine the appropriate insurance limits for that location.

Country	Insurance Coverage is Compulsory? If yes, vendor must carry the limits stated.	UVM requirement absent national compulsory insurance
Anguilla	NO	\$25,000 bodily injury per accident
Australia	YES - 700,000 Euros any one accident	
Bahamas	YES - 2,500,000 Bahamian dollars any one accident	
Belize	YES - 200,000 BZD any one accident	
Brazil	YES - 13,500 BRL any one accident	
China	YES - 100,000 CNY any one accident	
Costa Rica	YES - no stated limit by statute. UVM Risk Management requests at least \$50,000 any one accident	
Cuba	NO	10,000 bodily injury per accident
Ecuador	YES - 5,000 USD for death; 5,000 for disability; 3,000 medical expenses	
Finland	YES - unlimited euros per any one accident	
Iceland	YES - 2,000,000 Icelandic kronas per accident	
India	YES - 750,000 Indian rupees any one accident	
Indonesia	YES - 10,000,000 Indonesian Rupiahs any one accident	
Ireland	YES - unlimited	
Italy	YES - 600,000 EUR any one accident	
Jamaica	YES - 300,000 JMD any one accident	
Mexico	YES- 300,000 MXN combined single limit (limite unico combinado) damage per accident	
Mongolia	YES - 500,000 Mongolian Tughriks any one accident	
Nepal	YES - 500,000 Nepalese Rupee any one accident	
Netherlands	YES - 500,000 euros any one accident	
New Zealand	Gov’t provides mandatory insurance through cost of gas/registrations	
Panama	YES - 300,000 Balboa any one accident	
Peru	YES - 3,850 PEN any one accident	
Spain	YES - 70,000 Euros any one accident	
St. Lucia	YES- 1,500,000 East Caribbean dollars any one accident	
Uganda	YES - 10,000,000 Uganda Shillings any one accident	
United Kingdom	YES - 250,000 pounds any one accident	