

UNIVERSITY OF CALIFORNIA - INSURANCE REQUIREMENTS FOR CONSTRUCTION-RELATED CONTRACTS / SERVICE AGREEMENTS

Note to User: The following matrix is intended to provide **guidelines** to those who have responsibility for the award of contracts to contractors or facility-related consultants as it relates to the insurance requirements. Each contract is different, and therefore, great care must be given to the identification and analysis of risks associated therewith. These guidelines are meant to provide a basis for that process but in no way should this matrix be construed as a "one-size-fits-all." When in doubt, call Campus Risk Management Services for advice and counsel.

Contact Campus Risk Management Services before establishing limits for:

1. ALL MAJOR CAPITAL CONSTRUCTION PROJECTS (projects over \$400,000), and;
2. All high risk construction projects (see chart below for examples), and;
3. Projects having unique exposures (working in and around non-University-owned utilities, environmentally challenged sites, etc.).

HIGH RISK	MODERATE RISK	LOW RISK
<ul style="list-style-type: none"> • New construction (4 or more stories) new construction • Airport/Heliport Construction • Boilers and Steam Generators • Boring or Tunneling • Bridges • Demolition - Major • Elevators • Heavy Construction Equipment Required • High Voltage Electrical – including any work involving Electrical Substations, Cogeneration Facilities and/or Central Utility Plants • Install Hi-Tech Equipment • Kitchen/Lab Work (in which work is performed near or adjacent to high-valued equipment) • Power Lines & Poles • Renovation/remodeling – Major or in high risk areas (patient care, art, etc.) • Towers • Trenching / Excavation – Below Ground • Steel Erection • Underground Work / Utilities (in which work is near or adjacent to High Voltage or Major Utilities) • all projects have unique exposures • and <u>all projects over \$5 million</u> 	<ul style="list-style-type: none"> • New construction (2or more Stories) • Bleachers/ Raised Seating • Cold Rooms • Concrete - Major or if in Traffic Area • Demolition - minor • Electrical – (3-phase or panels) • Framing • Fume Hoods • Gas Leak & Cathodic Protection Survey • Heating, Ventilation, Air Conditioning • Interior Renovation/Remodeling - Minor, Non-Structural, No environmental hazard exposures, and NOT in high-risk area • Kitchen/Lab Work (in which work is NOT near or adjacent to high-valued equipment) • Painting Exterior • Paving, Asphalt • Roofing Major • Scaffolding • Stucco/Plastering • Structural Repairs • Underground Work / Utilities • Welding, Torch Cutting, etc. • and <u>all projects over \$400,000</u> (but less than \$5 million) 	<ul style="list-style-type: none"> • Acoustical Ceiling Tile • Alarm Systems (fire & security) • Blinds, Drapes, Film • Canopies, Awnings • Carpeting • Casework (cabinets, counters) • Concrete Minor and Trailer Pads • Electrical (minor) • Fencing • Flooring • Furniture Repair • Glass • Landscaping, No Electric, No Excavation • Locksmith • Moving Non Leased, High-Tech Equipment • Painting Interior • Pavement Sealing • Plumbing (Minor) • Remodeling (minor) • Roofing Minor (small or isolated buildings; or repairs) • Sewer • Signs (No welding) • Trailer renovations • Wallpaper/Wall coverings

COVERAGE TYPE	TYPE OF CONTRACTS COVERAGE APPLICABLE TO	EXTENT OF REQUIREMENT	MINIMUM LIMITS (To determine recommended limits for a specific project, contact the Campus Risk Manager)	FORM & REQUIRED ENDORSEMENTS
Workers' Compensation / Employer's Liability	Professional Services	Mandatory for ALL	Worker's Compensation: Statutory in the State in which work is performed Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit	FORM: As required in the State where work performed ENDORSEMENTS: <ul style="list-style-type: none"> • Waiver of Subrogation • Primary & Non-Contributory Clause
	Construction	Mandatory for ALL Limits applicable to all Construction Classes	Worker's Compensation: Statutory in the State in which work is performed Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit	
General Liability	Professional Services	Mandatory for ALL	Facility-related consultants except Design Professionals and Geotechnical consultants: \$1,000,000 per Occurrence \$1,000,000 Annual Aggregate \$1,000,000 Products/ Completed Operations	FORM: Per occurrence form (ISO Form CG or its equivalent) Completed Operations term – Minimum 5-10 years ENDORSEMENTS: <ul style="list-style-type: none"> • Additional Insured ISO Form CG2010 (11/85) or CG2010 (10/01) and CG2037 (10/01) or their equivalents • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause

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			Design Professionals and Geotechnical consultants: \$1,000,000 per Occurrence \$2,000,000 Annual Aggregate \$2,000,000 Products/ Completed Operations	
	Construction	Mandatory for ALL	<p>LOW RISK: \$1,000,000 per Occurrence \$1,000,000 Annual Aggregate \$1,000,000 Personal & Advertising Injury \$1,000,000 Products/ Completed Operations</p> <p>MODERATE RISK: \$1,000,000 per Occurrence \$2,000,000 Annual Aggregate \$1,000,000 Personal & Advertising Injury \$2,000,000 Products/ Completed Operations</p> <p>HIGH RISK: \$2,000,000 per Occurrence \$4,000,000 Annual Aggregate \$2,000,000 Personal & Advertising Injury \$4,000,000 Products/ Completed Operations</p> <p>Limits can be adjusted upward in increments of \$5,000,000 and \$10,000,000 depending on scope and contract size.</p>	<p>IF HAZ MAT REMEDIATION: For WORK involving Sections 13280 Hazardous Materials Management-Asbestos, 13281 Hazardous Materials Management-Lead and 13282 Mold Clean-Up approved by Campus Asbestos/Lead Coordinator</p> <p>In addition to other endorsements listed in chart above, specific limits for general liability coverage (see also Business Auto coverage below):</p> <p><u>For Work > \$100,000</u> \$5M per Occurrence \$5M Products/Completed Operations \$5M Personal & Advertising Injury \$10M General Aggregate</p> <p><u>For Work < \$100,000</u> \$2M per Occurrence \$2M Products/Completed Operations \$2M Personal & Advertising Injury \$2M General Aggregate</p>

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Business Auto Liability	Professional Services	Mandatory for ALL	\$1,000,000 Combined Single Limit	<p>FORM: Per occurrence form (ISO Form CG or its equivalent) Coverage to be applicable to Owned, Non-Owned & Hired Autos</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured ISO Form CG2010 (11/85) or its equivalent • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause <p>IF HAZ MAT REMEDIATION: MCS-90 Endorsement to be included with the amendments to the endorsement to reflect that the reimbursement provisions be specifically limited to the Named Insured.</p> <p>In addition to other endorsements listed in chart above, specific limits to Business Auto coverage (see also General Liability coverage above):</p> <p><u>For Work > \$100,000</u> \$5M Combined Single Limit if hauling and/or disposing with MCS-90 endorsement</p> <p><u>For Work < \$100,000</u> \$2M Combined Single Limit, if hauling and/or disposing, with MCS-90 endorsement</p>
	Construction	Mandatory for ALL	\$1,000,000 Combined Single Limit Limits can be adjusted up to \$5,000,000 (MODERATE) or \$10,000,000 (HIGH) depending on scope and contract size, including proximity of construction activities and traffic routes to campus general public.	
Contractor's Pollution Liability	Professional Services	Not Applicable	Not Applicable	<p>FORM: Per occurrence form (ISO Form CG or its equivalent) Coverage to be applicable to Owned, Non-Owned & Hired Autos</p>

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	Construction	Mandatory for ALL to address Mold and Haz Mat Work	<p>\$1,000,000 Each Loss \$1,000,000 Aggregate</p> <p>Limits can be adjusted up to \$5,000,000 (MODERATE) or \$10,000,000 (HIGH) depending on scope and contract size.</p> <p>Include request for MOLD Coverage where exposure may exist for interior work, but no Haz Mat exposure exists.</p>	<p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured ISO Form CG2010 (11/85) or CG2010 (7/04) and CG2037 (7/04) or their equivalents • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause <p>IF HAZ MAT REMEDIATION:</p> <ul style="list-style-type: none"> • Coverage to extend to cover activities for transportation and hauling of haz mat materials – copy of endorsement or clause from policy form recommended for attachment to the Certificate.
Professional (Errors & Omissions) Liability	Professional Services	Mandatory for ALL	<p>Facility-related Consultants other than Design Professionals and Geotechnical consultants:</p> <p>\$1,000,000 Each Claim \$1,000,000 Aggregate</p> <p>Limits can be adjusted upward in increments of \$1,000,000 or \$5,000,000 depending on scope and contract size.</p> <hr/> <p>Design Professionals and Geotechnical consultants:</p> <p>{NUMBER as provided by Risk Management} Each Claim {NUMBER as provided by Risk Management} Aggregate</p> <p>Limits can be adjusted upward in increments of \$5M or \$10M depending on scope and contract size.</p>	<p>FORM: Claims-made form Extended Reporting Period - 3-5 Years from end of Contract Services</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • UC as Indemnified Party for vicarious liability • Primary & Non-Contributory Clause • Severability of Interest Clause

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	Construction	Mandatory for Design-Build / CM at Risk Contracts Only	<p> \${NUMBER as provided by Risk Management} Each Claim \${NUMBER as provided by Risk Management} Aggregate Limits can be adjusted upward in increments of \$5M or \$10M depending on scope and contract size. </p>	