

REGENTS OF THE UNIVERSITY OF CALIFORNIA GUIDELINES FOR INSURANCE REQUIREMENTS ON 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 HIGH RISK construction projects (see chart below for examples), and;
2. Projects having unique exposures (working in and around non-University-owned utilities, environmentally challenged sites, etc.).

RISK CATEGORIES

The following list provides a general framework (where the project scope may include, but not only limited to these activities) as to severity categories and is not meant to address all activities/risks that may exist with your project.

| LOW RISK | MODERATE RISK | HIGH RISK |
|--|--|---|
| <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 (low voltage only) • Fencing • Flooring • Furniture Repair • Glass • Landscaping (no underground utilities, no excavation/trenching) • Locksmith • Moving Non-Leased, High-Tech Equipment • Non-Structural Interior Buildout/Improvements (including renovations and upgrades to existing buildings/structures) • 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 | <ul style="list-style-type: none"> • New construction (2 or more above-grade stories with no below-grade construction) • Bleachers/Raised Seating • Cold Rooms • Concrete (major or if in traffic area) • Demolition (non-structural) • 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. | <ul style="list-style-type: none"> • New construction (4 or more above-grade stories) • Below-grade new construction • Projects \$25,000,000 or greater (must be enrolled in UCIP) • Wood-Frame Projects over \$10,000,000 • Airport/Heliport Construction • Aviation / Drones (UAVs) • Boilers and Steam Generators • Boring or Tunneling • Bridges • Demolition (major/structural) • Environmental / Hazardous Materials Remediation/Abatement • Elevators • Heavy Construction Equipment Required • High Voltage Electrical – including any work involving Electrical Substations, Cogeneration Facilities and/or Central Utility Plants • Hospitals / Medical Facilities • Install Hi-Tech Equipment • Kitchen/Lab Work (in which work is performed near or adjacent to high-valued equipment) • Piledriving / Drilling • Power Lines & Poles • Renovation/Remodeling – major or in high risk areas (patient care, art, etc.) • Residential (for-sale) projects (anticipated for future sale) • Stadiums/Sports Arenas • Steel Erection • Structural Renovations • Towers • Trenching/Excavation – below ground • Underground Work/Utilities (in which work is near or adjacent to high voltage or major utilities) |

PROFESSIONAL SERVICES AGREEMENT (Includes but not limited to Design, Engineering, Consulting Services. Excludes Professional Services included in CMAR and Design Build agreements)

Limits and coverages hereunder are minimum recommended; to the extent scopes of work or specific circumstances require further clarification to confirm limits for a specific project, please contact the Campus Risk Manager or Willis Towers Watson.) Limits can be satisfied through providing a combination of primary and follow-form Umbrella and/or Excess Liability policies.

NOTE: If agreement contemplates usage of a drone/UAV (Unmanned Aerial Vehicle), please refer to the Unmanned Aircraft System (UAS) Insurance section under High Risk.

| | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|--|--|--|---|
| <p>LOW RISK</p> <p>Refer to Risk Category Chart Above – Applies to: Facility Related Consulting Services –</p> <p>Not for the following services:</p> <ul style="list-style-type: none"> • Structural Design / Engineering • Geotechnical • Environmental • Agreements excess of \$5,000,000) | Workers' Compensation/ Employer's Liability | <p>Workers' Compensation: Statutory</p> <p>Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit</p> | <p>FORM: As required in the state where work performed</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Waiver of Subrogation |
| | Business Auto Liability | <p>\$1,000,000 per Accident Combined Single Limit – Bodily Injury / Property Damage</p> <p>applicable to all Owned, Non-Owned and Hired Autos</p> | <p>FORM: Standard CA 00 01</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause |
| | General Liability | <p>\$1,000,000 per Occurrence \$1,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$1,000,000 Personal & Advertising Injury \$1,000,000 Products/Completed Operations</p> | <p>FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent)</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured ISO Forms acceptable*: CG2010 (10/01) and CG2037 (10/01) or CG2010 (07/04) and CG2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG2010 (4/13) and CG2037 (4/13) can be accepted but only when the August 18, 2017 or later edition of the agreement is used. • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Separation of Insureds • No Cross Suits Exclusion • General Aggregate limit to apply Per Location/Per Project |
| | Professional (Errors & Omissions) Liability | <p>\$1,000,000 Each Claim \$1,000,000 Aggregate</p> | <p>FORM: Claims-Made</p> <p>TERM: Shall maintain at all times, while services contemplated by this agreement are being completed and for a minimum of 5 years after project completion.</p> |

| | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|--|--|--|---|
| <p>MODERATE RISK</p> <p>Refer to Risk Category Chart Above – Applies to: Facility Related Consulting Services –</p> <p>Not for the following services:</p> <ul style="list-style-type: none"> • Structural Design / Engineering • Geotechnical • Environmental | Workers' Compensation/ Employer's Liability | <p>Workers' Compensation: Statutory</p> <p>Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit</p> | <p>FORM: As required in the state where work performed</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Waiver of Subrogation |
| | Business Auto Liability | <p>\$1,000,000 per Accident Combined Single Limit – Bodily Injury / Property Damage</p> <p>applicable to all Owned, Non-Owned and Hired Autos</p> | <p>FORM: Standard CA 00 01</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause |
| | General Liability | <p>\$2,000,000 per Occurrence \$2,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$2,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations</p> | <p>FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent)</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured ISO Forms acceptable*: CG2010 (10/01) and CG2037 (10/01) or CG2010 (07/04) and CG2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG2010 (4/13) and CG2037 (4/13) can be accepted but only when the August 18, 2017 or later edition of the agreement is used. • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Separation of Insureds • No Cross Suits Exclusion • General Aggregate limit to apply Per Location/Per Project |
| | Professional (Errors & Omissions) Liability | <p>\$2,000,000 Each Claim \$2,000,000 Annual Aggregate</p> <p>Limits may be adjusted upward in increments of \$1,000,000 or \$5,000,000, depending on scope of work and contract size.</p> <p>#{Limit as provided by Risk Management} Each Claim #{Limit as provided by Risk Management} Aggregate</p> | <p>FORM: Claims-Made</p> <p>TERM: Shall maintain at all times, while services contemplated by this agreement are being completed and for a minimum of 5 years after project completion.</p> |

| HIGH RISK | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|---|---|--|---|
| <p>Refer to Risk Category Chart Above – Applies to:</p> <p>Complex/Large Project Consulting Services –</p> <ul style="list-style-type: none"> • Structural Design / Engineering • Geotechnical • Surveying • Testing • Environmental | <p>Workers' Compensation/ Employer's Liability</p> | <p>Workers' Compensation: Statutory</p> <p>Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit</p> | <p>FORM: As required in the state where work performed</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Waiver of Subrogation |
| | <p>Business Auto Liability</p> | <p>\$1,000,000 per Accident Combined Single Limit – Bodily Injury / Property Damage</p> <p>applicable to all Owned, Non-Owned and Hired Autos</p> | <p>FORM: Standard CA 00 01</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause <p>In addition to Endorsements listed above, below specific coverage applies to Business Auto Liability for services involving hazardous material (also see Pollution Liability below).</p> <p>IF HAZ MAT REMEDIATION/TESTING/CONSULTING: 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>For Work > \$500,000 \$5,000,000 Combined Single Limit if hauling and/or disposing with MCS-90 Endorsement</p> <p>For Work < \$500,000 \$2,000,000 Combined Single Limit, if hauling and/or disposing, with MCS-90 Endorsement</p> |
| | <p>General Liability</p> | <p>\$2,000,000 per Occurrence \$2,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$2,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations</p> | <p>FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent)</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured ISO Forms acceptable*: CG2010 (10/01) and CG2037 (10/01) or CG2010 (07/04) and CG2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG2010 (4/13) and CG2037 (4/13) can be accepted but only when the August 18, 2017 or later edition of the agreement is used. • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Separation of Insureds • No Cross Suits Exclusion • General Aggregate limit to apply Per Location/Per Project |
| | <p>Professional (Errors & Omissions) Liability</p> | <p>\$2,000,000 Each Claim \$2,000,000 Annual Aggregate</p> <p>Limits may be adjusted upward in increments of \$1,000,000 or \$5,000,000 (not to exceed \$10,000,000 limits), depending on scope of work and contract size.</p> <p>#{Limit as provided by Risk Management} Each Claim #{Limit as provided by Risk Management} Aggregate</p> | <p>FORM: Claims-Made</p> <p>TERM: Shall maintain at all times, while services contemplated by this agreement are being completed and for a minimum of 5 years after project completion.</p> <p>For residential projects (for-sale or anticipated for future sale), Extended Reporting Period or coverage maintenance shall be 10 years after project completion.</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • UC as Indemnified Party for Vicarious Liability <p>PROJECT POLICIES: Requirements may be reconsidered if UC procures a project Professional Liability or Owner Protective Professional Indemnity (OPPI) policy.</p> |

| | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|--|---|---|---|
| | Pollution Liability (if Environmental Consulting Services exist) | \$2,000,000 Each Claim \$2,000,000 Annual Aggregate Limits may be adjusted upward in increments of \$1,000,000 or \$5,000,000, depending on scope of work and contract size. \${Limit as provided by Risk Management} Each Claim \${Limit as provided by Risk Management} Aggregate | FORM: Claims-Made (Occurrence form preferred and relatively easily obtained in the marketplace) TERM: Extended Reporting Period/maintain policy for 3 to 5 years from completion of contracted services, depending upon scope of work. ENDORSEMENTS: <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Emergency Response Costs with 72 hour time frame • Crisis Management, Public Relations Management of Equivalent |
| | Unmanned Aircraft System (UAS) Insurance (if a Drone/UAV (UNMANNED AERIAL VEHICLE) will be used) | \$1,000,000 per Occurrence \$1,000,000 Annual Aggregate | IF DRONES/UAVs (UNMANNED AERIAL VEHICLES) WILL BE IN USE, ONE OF THE FOLLOWING THREE OPTIONS IS REQUIRED: <ol style="list-style-type: none"> 1. General Liability policy must be endorsed with UAV Liability Coverage. 2. Under the General Liability policy the "Aircraft" exclusion must be either A) deleted or B) exception to exclusion provided by the carrier. 3. A separate UAS (Unmanned Aircraft System) policy must be provided to include coverage for Bodily Injury (BI)/Property Damage (PD) Liability and Physical Damage to the UAV and support systems. FORM: Per Occurrence TERM: Shall maintain at all times, while services contemplated by this agreement are being completed. ENDORSEMENTS: <ul style="list-style-type: none"> • Blanket Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause |

CONSTRUCTION CONTRACTS (Includes CMAR and Design Build agreements)

Limits and coverages hereunder are minimum recommended; to the extent scopes of work or specific circumstances require further clarification to confirm limits for a specific project, please contact the Campus Risk Manager or Willis Towers Watson.) Limits can be satisfied through providing a combination of primary and follow-form Umbrella and/or Excess Liability policies.

NOTE: If agreement contemplates usage of a drone/UAV (Unmanned Aerial Vehicle), please refer to the Unmanned Aircraft System (UAS) Insurance section under High Risk.

| | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|---|---|--|--|
| <p>LOW RISK</p> <p>Refer to Risk Category Chart Above – Applies to:</p> <ul style="list-style-type: none"> • Non-Structural Interior Buildout/Improvements, such as renovations and upgrades to existing buildings/structures <p>Not for the following agreements:</p> <ul style="list-style-type: none"> • Professional Services • CM@Risk • Design Build | <p>Workers' Compensation/ Employer's Liability</p> | <p>Workers' Compensation: Statutory</p> <p>Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit</p> | <p>FORM: As required in the state where work performed</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Waiver of Subrogation |
| | <p>Business Auto Liability</p> | <p>\$1,000,000 per Accident Combined Single Limit – Bodily Injury / Property Damage</p> <p>applicable to all Owned, Non-Owned and Hired Autos</p> | <p>FORM: Standard CA 00 01</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause |
| | <p>General Liability</p> | <p>\$1,000,000 per Occurrence \$1,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$1,000,000 Personal & Advertising Injury \$1,000,000 Products/Completed Operations</p> | <p>FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent)</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured ISO Forms acceptable*: CG2010 (10/01) and CG2037 (10/01) or CG2010 (07/04) and CG2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG2010 (4/13) and CG2037 (4/13) can be accepted but only when the August 18, 2017 or later edition of the agreement is used. • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Separation of Insureds • No Cross Suits Exclusion • General Aggregate limit to apply Per Location/Per Project |
| | <p>Contractor's Pollution Liability</p> | <p>\$1,000,000 Each Occurrence \$1,000,000 Annual Aggregate</p> <p>Coverage to include MOLD / FUNGI</p> | <p>FORM: Occurrence (preferred), but Claims-Made acceptable</p> <p>TERM: If Claims-Made, Extended Reporting Period/maintain policy for 10 years from completion of contracted services.</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause |

| MODERATE RISK | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|--|---|--|--|
| <p>Refer to Risk Category Chart Above – Applies to:</p> <ul style="list-style-type: none"> • Non-Structural Interior Buildout/ Improvements, such as renovations and upgrades to existing buildings/ structures <p>Not for the following agreements:</p> <ul style="list-style-type: none"> • Professional Services • CM@Risk • Design Build | <p>Workers' Compensation/ Employer's Liability</p> | <p>Workers' Compensation: Statutory</p> <p>Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit</p> | <p>FORM: As required in the state where work performed</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Waiver of Subrogation |
| | <p>Business Auto Liability</p> | <p>\$2,000,000 per Accident Combined Single Limit – Bodily Injury / Property Damage</p> <p>applicable to all Owned, Non-Owned and Hired Autos</p> | <p>FORM: Standard CA 00 01</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause |
| | <p>General Liability</p> | <p>\$2,000,000 per Occurrence \$2,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$2,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations</p> <p>For projects \$5,000,000+, limits may be adjusted upward as follows, depending on scope of work and contract size:</p> <p>\$2,000,000 per Occurrence \$4,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$2,000,000 Personal & Advertising Injury \$4,000,000 Products/Completed Operations</p> <p>\$(Limit as provided by Risk Management) Each Claim \$(Limit as provided by Risk Management) Aggregate</p> | <p>FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent)</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured ISO Forms acceptable*: CG2010 (10/01) and CG2037 (10/01) or CG2010 (07/04) and CG2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG2010 (4/13) and CG2037 (4/13) can be accepted but only when the August 18, 2017 or later edition of the agreement is used. • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Separation of Insureds • No Cross Suits Exclusion • General Aggregate limit to apply Per Location/Per Project |
| | <p>Contractor's Pollution Liability</p> | <p>\$2,000,000 Each Occurrence \$2,000,000 Annual Aggregate</p> <p>Coverage to include MOLD / FUNGI</p> <p>For projects \$5,000,000+, limits may be adjusted upward as follows, depending on scope of work and contract size:</p> <p>\$5,000,000 Each Occurrence \$5,000,000 Annual Aggregate</p> <p>Coverage to include MOLD / FUNGI</p> <p>\$(Limit as provided by Risk Management) Each Claim \$(Limit as provided by Risk Management) Aggregate</p> | <p>FORM: Occurrence (preferred), but Claims-Made acceptable and relatively easily obtained in the marketplace)</p> <p>TERM: If Claims-Made, Extended Reporting Period/maintain policy for 10 years from completion of contracted services.</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Emergency Response Costs with 72 hour time frame • Crisis Management, Public Relations Management of Equivalent |

| | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|---|---|--|---|
| <p>HIGH RISK</p> <p>Refer to Risk Category Chart Above – Applies to:</p> <ul style="list-style-type: none"> • Complex/Large Design-Bid-Build/Lump Sum Agreements • Construction Management (CM @ Risk) Agreements • Design Build Agreements <p>Not for the following agreement:</p> <ul style="list-style-type: none"> • Professional Services | <p>Workers' Compensation/ Employer's Liability</p> | <p>Workers' Compensation: Statutory</p> <p>Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit</p> <p>Projects over \$25,000,000 must be enrolled in UCIP. For contractors enrolled in UCIP, certificates evidencing Workers' Compensation Limits are still required for their <u>off-site</u> operations only. UCIP provides the coverage for their <u>onsite</u> operations.</p> | <p>FORM: As required in the state where work performed</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Waiver of Subrogation • Alternate Employer Endorsement (if joint venture entity is contracting party) |
| | <p>Business Auto Liability</p> | <p>\$5,000,000 per Accident Combined Single Limit – Bodily Injury / Property Damage</p> <p>applicable to all Owned, Non-Owned and Hired Autos</p> <p>Limits can be adjusted up to \$10,000,000, depending on scope of work, contract size, proximity of construction activities and traffic routes to campus general public (example: shuttle services).</p> <p>\$(Limit as provided by Risk Management) Each Claim \$(Limit as provided by Risk Management) Aggregate</p> | <p>FORM: Standard CA 00 01</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause <p>In addition to Endorsements listed above, below specific coverage applies to Business Auto Liability for services involving hazardous material (also see Pollution Liability below).</p> <p>IF HAZ MAT REMEDIATION/ABATEMENT: 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>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>For Work > \$5,000,000 \$5,000,000 Combined Single Limit if hauling and/or disposing with MCS-90 Endorsement</p> <p>For Work < \$5,000,000 \$2,000,000 Combined Single Limit, if hauling and/or disposing, with MCS-90 Endorsement</p> |

| COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|---|---|---|
| <p>General Liability</p> | <p>\$2,000,000 per Occurrence \$4,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$2,000,000 Personal & Advertising Injury \$4,000,000 Products/Completed Operations</p> <p>Projects over \$25,000,000 must be enrolled in UCIP. For contractors enrolled in UCIP, certificates evidencing the following GL Limits are still required for their <u>off-site</u> operations only. UCIP provides the coverage for their <u>onsite</u> operations.</p> <p>If Contractor is Enrolled in UCIP: \$1,000,000 per Occurrence \$2,000,000 Annual General Aggregate \$1,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations</p> <p>Both sets of limits above may be adjusted upward, not to exceed \$10,000,000 in limits, depending on scope of work and contract size.</p> <p>\$(Limit as provided by Risk Management) Each Claim \$(Limit as provided by Risk Management) Aggregate</p> | <p>FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent)</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> Additional Insured ISO Forms acceptable*: CG2010 (10/01) and CG2037 (10/01) or CG2010 (07/04) and CG2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG2010 (4/13) and CG2037 (4/13) can be accepted but only when the August 18, 2017 or later edition of the agreement is used. Waiver of Subrogation Primary & Non-Contributory Clause Severability of Interest Clause Separation of Insureds No Cross Suits Exclusion General Aggregate limit to apply Per Location/Per Project |
| <p>Professional (Errors & Omissions) Liability</p> | <p>\$2,000,000 Each Claim \$2,000,000 Annual Aggregate</p> <p>Limits may be adjusted upward in increments of \$1,000,000 or \$5,000,000 (not to exceed \$10,000,000 in limits), depending on scope of work and contract size.</p> <p>\$(Limit as provided by Risk Management) Each Claim \$(Limit as provided by Risk Management) Aggregate</p> | <p>FORM: Claims-Made</p> <p>TERM: Extended Reporting Period/maintain policy for 10 years after project completion.</p> <p>For residential projects (for-sale or anticipated for future sale), Extended Reporting Period shall be 10 years after project completion.</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> UC as Indemnified Party for Vicarious Liability <p>PROJECT POLICIES: Requirements may be reconsidered if UC procures a project Professional Liability or Owner Protective Professional Indemnity (OPPI) policy.</p> |

| | COVERAGE TYPE | MINIMUM LIMITS | FORM & REQUIRED ENDORSEMENTS |
|--|---|--|---|
| | <p>Contractor's Pollution Liability</p> | <p>\$5,000,000 Each Occurrence \$5,000,000 Annual Aggregate</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>For projects \$10,000,000+, limits may be adjusted upward as follows (not to exceed \$25,000,000 in limits), depending on scope of work and contract size:</p> <p>\$(Limit as provided by Risk Management) Each Claim \$(Limit as provided by Risk Management) Aggregate</p> | <p>FORM: Occurrence (preferred), but Claims-Made acceptable and relatively easily obtained in the marketplace)</p> <p>TERM: If Claims-Made, Extended Reporting Period/maintain policy for 10 years from completion of contracted services.</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Severability of Interest Clause • Emergency Response Costs with 72 hour time frame • Crisis Management, Public Relations Management of Equivalent <p>COVERAGES TO INCLUDE:</p> <ul style="list-style-type: none"> • Transportation of Materials • Non-Owned Disposal Sites • MOLD where exposure may exist for interior work (especially residential and healthcare) <p>PROJECT POLICIES: Requirements may be waived if UC procures a project Contractor's Pollution Liability (CPL) policy.</p> |
| | <p>Unmanned Aircraft System (UAS) Insurance (if a Drone/UAV (UNMANNED AERIAL VEHICLE) will be used)</p> | <p>\$1,000,000 per Occurrence \$1,000,000 Annual Aggregate</p> | <p><u>PROJECTS OVER \$25,000,000 MUST BE ENROLLED IN UCIP.</u></p> <p><u>FOR UCIP PROJECTS: IF DRONES/UAVs (UNMANNED AERIAL VEHICLES) WILL BE IN USE, THE FOLLOWING IS REQUIRED:</u></p> <ol style="list-style-type: none"> 1. A separate UAS (Unmanned Aircraft System) policy must be provided to include coverage for Bodily Injury (BI)/Property Damage (PD) Liability and Physical Damage to the UAV and support systems. <p>FORM: Per Occurrence</p> <p>TERM: Shall maintain at all times, while services contemplated by this agreement are being completed.</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Blanket Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause <p><u>FOR NON-UCIP PROJECTS: IF DRONES/UAVs (UNMANNED AERIAL VEHICLES) WILL BE IN USE, ONE OF THE FOLLOWING THREE OPTIONS IS REQUIRED:</u></p> <ol style="list-style-type: none"> 1. General Liability policy must be endorsed with UAV Liability Coverage. 2. Under the General Liability policy the "Aircraft" exclusion must be either A) deleted or B) exception to exclusion provided by the carrier. 3. A separate UAS (Unmanned Aircraft System) policy must be provided to include coverage for Bodily Injury (BI)/Property Damage (PD) Liability and Physical Damage to the UAV and support systems. <p>FORM: Per Occurrence</p> <p>TERM: Shall maintain at all times, while services contemplated by this agreement are being completed.</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Blanket Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause |