

REGENTS OF THE UNIVERSITY OF CALIFORNIA GUIDELINES FOR INSURANCE REQUIREMENTS ON CONSTRUCTION-RELATED CONTRACTS/SERVICE AGREEMENTS

The following **minimum guidelines** are intended to assist in establishing insurance requirements for construction contracts awarded to contractors or facility-related consultants. Each contract is different or may have unique circumstances and it's important that consideration be given to the identification and analysis of risks associated therewith. The purpose of these guidelines are to provide a basis for the process and should NOT be construed as a "one-size-fits-all". Consult with Campus Risk Management for further advice as needed.

While granting exceptions to the requirements are not recommended, if an exception is warranted, Campus Risk Management and/or Construction Counsel should be consulted prior to granting the exception.

The time period for coverage to be maintained may vary by coverage type and is specified in the core agreement.

Consult Campus Risk Management 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, existing or potential environmental risks, significantly high-valued (\$) and/or specialized equipment, 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 • Interior Renovation/Remodeling – minor, non-structural, no environmental hazard exposures, and NOT in high-risk area • Landscaping (no underground utilities, no excavation/trenching) • 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 	<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 within traffic area) • Demolition (non-structural) • Electrical (3-phase or panels) • Elevators • Framing • Fume Hoods • Gas Leak & Cathodic Protection Survey • Heating, Ventilation, Air Conditioning • Non-Structural Interior Buildout/Improvements (including renovations and upgrades to existing buildings/structures) • 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 (3 or more above-grade stories) • Below-grade new construction • Projects \$25,000,000 or greater (must be enrolled in UCIP) • Projects \$100,000,000 or greater (UC's consultant for construction insurance should be consulted. See above*) • Wood-Frame Projects over \$5,000,000 • \$5M or more of UC-procured equipment to be installed by contractor • Airport/Heliport Construction • Aviation/Drones (UAVs) • Boilers and Steam Generators • Boring or Tunneling • Bridges • Demolition (major/structural) • Environmental/Hazardous Materials Remediation/Abatement • Heavy Construction Equipment Required • High Voltage Electrical – including any work involving Electrical Substations, Cogeneration Facilities and/or Central Utility Plants • Hospitals/Medical Facilities • Hot-Testing exposure • Install Hi-Tech Equipment • ISO rated Clean Rooms • 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 and/or seismic renovations • Towers • Trenching/Excavation • 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 CM@Risk 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 Management or UC's construction insurance consultant. 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.

LOW RISK

Refer to Risk Category Chart on page 2 – Example: Facility Related Consulting Services

Not for the following services: Structural Design/Engineering; Geotechnical; Environmental; Agreements excess of \$5,000,000

PROFESSIONAL SERVICES AGREEMENT – LOW RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Workers' Compensation/Employer's Liability	Workers' Compensation: Statutory 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
Business Auto Liability	\$1,000,000 per Accident Combined Single Limit – Bodily Injury/Property Damage Applicable to all Owned, Non-Owned and Hired Autos	FORM: Standard CA 00 01 ENDORSEMENTS: <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause
General Liability	\$1,000,000 per Occurrence \$2,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$1,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations	FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent) ENDORSEMENTS: <ul style="list-style-type: none"> • Additional Insured ISO Forms acceptable*: CG 2010 (10/01) and CG 2037 (10/01); or CG 2010 (07/04) and CG 2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG 2010 (4/13) and CG 2037 (4/13) can be accepted. An exception can be made if a CG 2037 (or equivalent) cannot be provided at all. • Waiver of Subrogation • Primary & Non-Contributory Clause • General Aggregate limit to apply Per Location/Per Project
Professional (Errors & Omissions) Liability	\$1,000,000 Each Claim \$1,000,000 Aggregate	FORM: Claims-Made ENDORSEMENTS: <ul style="list-style-type: none"> • UC and the project named as indemnified (Additional Insured endorsement) for Vicarious Liability only. Contact UC's construction insurance consultant.

MODERATE RISK

Refer to Risk Category Chart on page 2 – Example: Facility Related Consulting Services

Not for the following services: Structural Design/Engineering; Geotechnical; Environmental

PROFESSIONAL SERVICES AGREEMENT – MODERATE RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Workers' Compensation/Employer's Liability	Workers' Compensation: Statutory 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
Business Auto Liability	\$1,000,000 per Accident Combined Single Limit – Bodily Injury/Property Damage Applicable to all Owned, Non-Owned and Hired Autos	FORM: Standard CA 00 01 ENDORSEMENTS: <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause
General Liability	\$1,000,000 per Occurrence \$2,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$1,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations	FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent) ENDORSEMENTS: <ul style="list-style-type: none"> • Additional Insured ISO Forms acceptable*: CG 2010 (10/01) and CG 2037 (10/01); or CG 2010 (07/04) and CG 2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG 2010 (4/13) and CG 2037 (4/13) can be accepted. An exception can be made if a CG 2037 (or equivalent) cannot be provided at all. • Waiver of Subrogation • Primary & Non-Contributory Clause • General Aggregate limit to apply Per Location/Per Project
Professional (Errors & Omissions) Liability	\$2,000,000 Each Claim \$2,000,000 Annual Aggregate Limits may be adjusted upward in increments of \$1,000,000 up to \$5,000,000, depending on scope of work and contract size.	FORM: Claims-Made ENDORSEMENTS: <ul style="list-style-type: none"> • UC and the project named as indemnified (Additional Insured endorsement) for Vicarious Liability only. Contact UC's construction insurance consultant.

HIGH RISK

Refer to Risk Category Chart on page 2 – Example: Complex/Large Project Consulting Services – Structural Design/Engineering; Geotechnical; Surveying; Testing; Environmental

PROFESSIONAL SERVICES AGREEMENT – HIGH RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Workers' Compensation/Employer's Liability	Workers' Compensation: Statutory 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
Business Auto Liability	\$1,000,000 per Accident Combined Single Limit – Bodily Injury/Property Damage Applicable to all Owned, Non-Owned and Hired Autos	FORM: Standard CA 00 01 ENDORSEMENTS: <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause <p>In addition to Endorsements listed previously, the following specific coverage applies to Business Auto Liability for services involving hazardous material if such coverage is not already included in the Pollution Liability policy (see Pollution Liability section, following).</p> <p>IF HAZ MAT REMEDIATION/TESTING/CONSULTING: MCS-90 Endorsement to be included and reflect that the reimbursement provisions be specifically limited to the Named Insured.</p> <p><u>For Haz Mat Work > \$500,000</u> \$2,000,000 Combined Single Limit if hauling and/or disposing with MCS-90 Endorsement</p> <p><u>For Haz Mat Work < \$500,000</u> \$1,000,000 Combined Single Limit, if hauling and/or disposing, with MCS-90 Endorsement</p>

PROFESSIONAL SERVICES AGREEMENT – HIGH RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
General Liability	\$1,000,000 per Occurrence \$2,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$1,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations	FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent) ENDORSEMENTS: <ul style="list-style-type: none"> Additional Insured ISO Forms acceptable*: CG 2010 (10/01) and CG 2037 (10/01); or CG 2010 (07/04) and CG 2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG 2010 (4/13) and CG 2037 (4/13) can be accepted. An exception can be made if a CG 2037 (or equivalent) cannot be provided at all. Waiver of Subrogation Primary & Non-Contributory Clause General Aggregate limit to apply Per Location/Per Project
Professional (Errors & Omissions) Liability	\$2,000,000 Each Claim \$2,000,000 Annual Aggregate Limits may be adjusted upward in increments of \$1,000,000 up to \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.	FORM: Claims-Made ENDORSEMENTS: <ul style="list-style-type: none"> UC and the project named as indemnified (Additional Insured endorsement) for Vicarious Liability only. Contact UC's construction insurance consultant.
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 up to \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.	FORM: Occurrence (preferred), but Claims-Made acceptable ENDORSEMENTS: <ul style="list-style-type: none"> Additional Insured Waiver of Subrogation Primary & Non-Contributory Clause Coverage for the transportation and offsite disposal of Haz Mat material (If not included, see Haz Mat requirements in the Business Auto Liability section above)

PROFESSIONAL SERVICES AGREEMENT – HIGH RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
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	<p>IF DRONES/UAVs (UNMANNED AERIAL VEHICLES) WILL BE IN USE, ONE OF THE FOLLOWING THREE OPTIONS IS REQUIRED:</p> <ol style="list-style-type: none"> General Liability policy must be endorsed with UAV Liability Coverage. Under the General Liability policy the “Aircraft” exclusion must be either A) deleted or B) exception to exclusion provided by the carrier. 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>ENDORSEMENTS:</p> <ul style="list-style-type: none"> Blanket Additional Insured Waiver of Subrogation Primary & Non-Contributory Clause

CONSTRUCTION CONTRACTS

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 Management or UC's construction insurance consultant. 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.

LOW RISK

Refer to Risk Category Chart on page 2 – Example: Non-Structural Interior Buildout/Improvements, such as renovations and upgrades to existing buildings/structures; CM@Risk and Design Build less than \$10M in CV

Not for the following services: Professional Services; CM@Risk and Design Build delivery \$10M+ in CV

CONSTRUCTION CONTRACTS – LOW RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Workers' Compensation/Employer's Liability	Workers' Compensation: Statutory 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
Business Auto Liability	\$1,000,000 per Accident Combined Single Limit – Bodily Injury/Property Damage Applicable to all Owned, Non-Owned and Hired Autos	FORM: Standard CA 00 01 ENDORSEMENTS: <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 work involving hazardous material if such coverage is not already included in the Contractors Pollution Liability policy (see Contractors Pollution Liability section, following).</p> <p>IF HAZ MAT REMEDIATION/ABATEMENT/TESTING: MCS-90 Endorsement to be included and reflect that the reimbursement provisions be specifically limited to the Named Insured.</p> <p>For Haz Mat Work > \$500,000 \$2,000,000 Combined Single Limit if hauling and/or disposing with MCS-90 Endorsement</p> <p>For Haz Mat Work < \$500,000 \$1,000,000 Combined Single Limit, if hauling and/or disposing, with MCS-90 Endorsement</p>

CONSTRUCTION CONTRACTS – LOW RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
General Liability	\$1,000,000 per Occurrence \$2,000,000 Annual General Aggregate (Per Location or Per Project preferred) \$1,000,000 Personal & Advertising Injury \$2,000,000 Products/Completed Operations	FORM: Per Occurrence (2004 or later edition of ISO Form CG 0001, or its equivalent) ENDORSEMENTS: <ul style="list-style-type: none"> Additional Insured ISO Forms acceptable*: CG 2010 (10/01) and CG 2037 (10/01); or CG 2010 (07/04) and CG 2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG 2010 (4/13) and CG 2037 (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 General Aggregate limit to apply Per Location/Per Project
Professional (Errors & Omissions) Liability (For CM@Risk and Design Build delivery only)	Minimum limits are as follows: \$1,000,000 Each Claim \$1,000,000 Aggregate Limits may be adjusted upward to increments of \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.	FORM: Claims-Made TERM: For residential projects (for-sale or anticipated for future sale), Extended Reporting Period shall be 10 years after project completion. ENDORSEMENTS: <ul style="list-style-type: none"> UC and the project named as indemnified (Additional Insured endorsement) for Vicarious Liability only. Contact UC's construction insurance consultant.
Contractors Pollution Liability (if Hazardous Material handling scope exists)	\$1,000,000 Each Occurrence \$1,000,000 Annual Aggregate Limits may be adjusted upward in increments of \$1,000,000 up to \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.	FORM: Occurrence (preferred), but Claims-Made acceptable ENDORSEMENTS: <ul style="list-style-type: none"> Additional Insured Waiver of Subrogation Primary & Non-Contributory Clause Coverage for the transportation and offsite disposal of Haz Mat material (If not included, see Haz Mat requirements in the Business Auto Liability section above)

MODERATE RISK

Refer to Risk Category Chart on page 2 – Example: Non-Structural Interior Buildout/Improvements, such as renovations and upgrades to existing buildings/structures; Design Build and CMAR delivery with CV between \$10M - \$25M

Not for the following services: Professional Services; CM@Risk and Design Build delivery less than \$10M in CV

CONSTRUCTION CONTRACTS – MODERATE RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Workers' Compensation/Employer's Liability	Workers' Compensation: Statutory 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
Business Auto Liability	\$1,000,000 per Accident Combined Single Limit – Bodily Injury/Property Damage Applicable to all Owned, Non-Owned and Hired Autos	FORM: Standard CA 00 01 ENDORSEMENTS: <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 work involving hazardous material if such coverage is not already included in the Contractors Pollution Liability policy (see Contractors Pollution Liability section, following).</p> <p>IF HAZ MAT REMEDIATION/ABATEMENT/TESTING: MCS-90 Endorsement to be included and reflect that the reimbursement provisions be specifically limited to the Named Insured.</p> <p>For Haz Mat Work > \$500,000 \$2,000,000 Combined Single Limit if hauling and/or disposing with MCS-90 Endorsement</p> <p>For Haz Mat Work < \$500,000 \$1,000,000 Combined Single Limit, if hauling and/or disposing, with MCS-90 Endorsement</p>

CONSTRUCTION CONTRACTS – MODERATE RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
General Liability	<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>For projects \$15,000,000 - \$25,000,000 follow-form Excess Liability limits should also be considered as follows depending on scope of work:</p> <p>\$2,000,000 per Occurrence \$2,000,000 General Aggregate *****</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, limits by contract are reduced to the following: \$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>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*: CG 2010 (10/01) and CG 2037 (10/01); or CG 2010 (07/04) and CG 2037 (07/04) or their equivalents *NOTE: If the earlier versions are not available, CG 2010 (4/13) and CG 2037 (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 General Aggregate limit to apply Per Location/Per Project
Professional (Errors & Omissions) Liability (For CMAR and Design Build delivery only)	<p>Minimum limits are as follows: \$2,000,000 Each Claim \$2,000,000 Aggregate</p> <p>Limits may be adjusted upward in increments to \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.</p>	<p>FORM: Claims-Made</p> <p>TERM: 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 and the project named as indemnified (Additional Insured endorsement) for Vicarious Liability only. Contact UC's construction insurance consultant.

CONSTRUCTION CONTRACTS – MODERATE RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Contractors Pollution Liability (if Hazardous Material handling scope exists)	<p>\$2,000,000 Each Occurrence \$2,000,000 Annual Aggregate</p> <p>Limits may be adjusted upward in increments of \$1,000,000 up to \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.</p>	<p>FORM: Occurrence (preferred), but Claims-Made acceptable</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Coverage for the transportation and offsite disposal of Haz Mat material (If not included, see Haz Mat requirements in the Business Auto Liability section above)

HIGH RISK

Refer to Risk Category Chart on page 2 – Example: Complex/Large Design-Bid-Build/Lump Sum Agreements; Construction Management (CM@Risk) Agreements; Design Build Agreements greater than \$25M in CV

Not for the following services: Professional Services

CONSTRUCTION CONTRACTS – HIGH RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
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>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

CONSTRUCTION CONTRACTS – HIGH RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Business Auto Liability	<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>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, the following specific coverage applies to Business Auto Liability for work involving hazardous material if such coverage is not already included in the Contractors Pollution Liability policy (see Contractors Pollution Liability section, later in this table).</p> <p>IF HAZ MAT REMEDIATION/ABATEMENT/TESTING: 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 and reflect that the reimbursement provisions be specifically limited to the Named Insured.</p> <p><u>For Work > \$5,000,000</u> \$5,000,000 Combined Single Limit if hauling and/or disposing with MCS-90 Endorsement</p> <p><u>For Work < \$5,000,000</u> \$2,000,000 Combined Single Limit, if hauling and/or disposing, with MCS-90 Endorsement</p>

CONSTRUCTION CONTRACTS – HIGH RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
General Liability	<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>For projects \$15,000,000 - \$25,000,000 follow-form Excess Liability limits should also be considered as follows depending on scope of work:</p> <p>\$2,000,000 per Occurrence \$2,000,000 General Aggregate *****</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, limits by contract are reduced to the following: \$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>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 General Aggregate limit to apply Per Location/Per Project
Professional (Errors & Omissions) Liability	<p>Minimum limits are as follows: \$5,000,000 Each Claim \$5,000,000 Aggregate</p> <p>Limits may be adjusted upward in increments of \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.</p> <p>Lower limits may be considered if UC procures a project Professional Liability or Owner Protective Professional Indemnity (OPPI) policy. Contact UC's construction insurance consultant.</p> <p>If project policy or OPPI policy is procured, the requirement for UC and the project to be named as indemnified for Vicarious Liability only, should be removed.</p>	<p>FORM: Claims-Made</p> <p>TERM: 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 and the project named as indemnified (Additional Insured endorsement) for Vicarious Liability only. Contact UC's construction insurance consultant.

CONSTRUCTION CONTRACTS – HIGH RISK		
COVERAGE TYPE	MINIMUM LIMITS	FORM & REQUIRED ENDORSEMENTS
Contractor's Pollution Liability (if Hazardous Material handling scope exists)	<p>The following lower limits may be considered if UC procures a project Contractors Pollution Liability policy. Contact UC's construction insurance consultant</p> <p>\$2,000,000 Each Occurrence \$2,000,000 Annual Aggregate</p> <p>Limits may be adjusted upward in increments of \$5,000,000, depending on scope of work and contract size. Contact UC's construction insurance consultant.</p>	<p>FORM: Occurrence (preferred), but Claims-Made acceptable</p> <p>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause • Coverage for the transportation and offsite disposal of Haz Mat material (If not included, see Haz Mat requirements in the Business Auto Liability section previously)
Unmanned Aircraft System (UAS) Insurance (if a Drone/UAV (UNMANNED AERIAL VEHICLE) will be used)	<p>\$1,000,000 per Occurrence \$1,000,000 Annual Aggregate</p>	<p>IF DRONES/UAVs (UNMANNED AERIAL VEHICLES) WILL BE IN USE, ONE OF THE FOLLOWING THREE OPTIONS IS REQUIRED:</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>ENDORSEMENTS:</p> <ul style="list-style-type: none"> • Blanket Additional Insured • Waiver of Subrogation • Primary & Non-Contributory Clause