

**The Regents of the University of California  
Instructions for Builder's Risk Insurance**

**Required for all Projects with Total Construction Costs of  
\$300,000 and greater (at time of contract award)**

For assistance, contact:

[Sonya.Warren@willistowerswatson.com](mailto:Sonya.Warren@willistowerswatson.com) (415) 955-0158  
[Alisha.Cartwright@willistowerswatson.com](mailto:Alisha.Cartwright@willistowerswatson.com) (415) 955-0114

Applications and forms must be submitted on-line and are available at:

<https://ehs.ucop.edu/cli/welcome.info>

1. Complete and submit the *Builder's Risk Application* **at least 10 days prior to the Estimated Date of Commencement of Work.**  
**PROJECTS THAT REQUIRE ADVANCED NOTICE:** See Page 3 for types of projects that require at least a **60** day notice prior to the Estimated Date of Commencement of Work, and are subject to separate negotiation, rates, terms and conditions.
2. Willis Towers Watson will review the application and contact the UC requestor if clarification is needed.
3. Willis Towers Watson will provide a Confirmation of Builder's Risk Coverage to the UC requestor, along with a copy of the Master Builder's Risk Certificate of Insurance should a copy be needed to provide to the General/Prime Contractor(s).
4. Coverage **will end** on the project's **Estimated Date of Completion of Work** as indicated on the Application, unless an extension is requested from Willis Towers Watson.
5. If construction is going to **extend past the project's Estimated Date of Completion of Work, as shown on the most current Confirmation of Builder's Risk Coverage,** the UC project team must complete and submit a *Request to Extend Builder's Risk Insurance*. **This form must be submitted prior to the Estimated Date of Completion of Work** to avoid any lapse in coverage.
6. **At Completion of Work,** the UC project team must complete and submit a *Request to Terminate Builder's Risk Insurance*.
7. At inception of coverage, Willis Towers Watson will invoice premium directly to UCOP Risk Services who will pay the premium. This premium will be recharged to the account number indicated on the Application.
8. Upon termination of coverage, Willis Towers Watson will process final premium audit based on the final project information provided by the UC project team. Willis Towers Watson will invoice UCOP Risk Services for any additional premium due, and recharge the campus. Any return premium will be refunded. Amounts less than \$150 will be waived.

## **CONSTRUCTION TYPE DEFINITIONS**

### **STRUCTURAL RENOVATION:**

Rehabilitation or remodeling work that requires removal, replacement or addition of load bearing structures to an existing building or building system including bracing, underpinning, anchors, seismic retrofit work, historical preservation, load bearing wall relocation or removal, foundation repair, foundation reinforcement, tunneling, culvert, sump or channel structures beneath a building. Structural steel addition, removal or replacement, rehabilitation, load bearing frame repair, addition or removal of floors, structural tie-in to load bearing walls or foundations, creation or movement of basement walls.

### **NON-STRUCTURAL RENOVATION:**

All other rehabilitation or remodeling work, excluding Structural Renovation, including addition or movement of partitioning systems, addition or movement of non-load bearing walls, interior renovations, non-load bearing tenant improvements, cleaning, restoration, plumbing, electrical work, painting, fitting out, cosmetic, appliance and refinishing work to existing buildings.

### **WOOD FRAME CONSTRUCTION—CLASS “D” and TYPE V**

Frame: Wood or steel studs in bearing wall, wood or steel frame, primarily combustible construction.

Floor: Wood or steel floor joists or concrete slab on grade.

Roof: Wood or steel joists with wood or steel deck. Concrete plank.

Walls: Almost any material except bearing or curtain walls of masonry or concrete.  
Generally combustible construction

This class includes any Uniform Building Code Type V building construction utilizing combustible materials for the frame, walls, floor and/or roof.

### **JOISTED-MASONRY CONSTRUCTION:**

Frame: Masonry or concrete load bearing walls with or without pilasters. Masonry or concrete walls with steel, wood, or concrete frame.

Floor: Wood or concrete plank on steel floor joists, or concrete slab on grade.

Roof: Wood joists with wood deck.

Walls: Brick concrete block, or tile masonry, tilt-up formed.

### **FIRE RESISTIVE:**

#### **CLASS “A”**

Frame: Structural steel columns and beams, fireproofed with masonry, concrete, plaster, or other incombustible material.

Floor: Concrete or concrete on steel deck, fireproofed.

Roof: Formed concrete, precast slabs, concrete, or gypsum on steel deck, fireproofed.

Walls: Non-bearing curtain walls, masonry, concrete, metal, and glass panels, stone.

## **CLASS "B"**

Frame: Reinforced concrete columns and beams. Fire-resistant construction.  
Floor: Concrete or concrete on steel deck, fireproofed.  
Roof: Formed concrete, precast slabs, concrete, or gypsum on steel deck, fireproofed.  
Walls: Non-bearing curtain walls, masonry, concrete, metal, and glass panel, stone.

## **MASONRY--CLASS "C"**

Frame: Masonry or concrete loadbearing walls with or without pilasters. Masonry or concrete walls with steel, wood, or concrete frame.  
Floor: Wood or concrete plank on steel floor joists, or concrete slab on grade.  
Roof: Wood or steel joists with wood or steel deck. Concrete plank.  
Walls: Brick, concrete block, or tile masonry, tilt-up, formed.

## **PROJECTS EXCLUDED AND/OR MUST BE UNDERWRITTEN SEPARATELY. THESE PROJECTS MAY BE SUBJECT TO DIFFERENT RATES, DEDUCTIBLES AND TERMS AND CONDITIONS.**

Contact Willis Towers Watson at least **60** days prior to the Estimated Date of Commencement of Work if the:

### (A) Construction Cost exceeds:

- \$150 Million regardless of Construction Type
- \$10 Million for Wood Frame (Master program has a \$25 million limit, but projects over \$10 million subject to separate underwriting)
- \$25 Million for Joisted Masonry
- \$50 Million for Structural Renovations

### (B) Project involves:

- Construction occurring outside of the State of California
- Co-Generation Facility
- Stadium or arena
- Bridge
- Tunnel
- Excavations greater than 1,000 feet in length or 40 feet in depth
- Transmission and/or distribution lines extending greater than 1,000 feet in length from the perimeter of the project site including cable, telecom, wires, poles, towers, and electrical
- Directional Drilling
- Gas Turbine
- Power Plants
- Standalone Projects for Water or Sewer Pipelines, Cut and Cover, Open Trench, Utility Relocations, Central Utility Plants, Waste Water, or Water Treatment Facilities. Standalone projects means when the scope of work is not included in the estimated Construction Cost of a building project

### (C) Project requires coverage for:

- Land Movement (e.g. Earthquake)
- Flood
- Terrorism
- Delay in Completion