

EXHIBIT B: Construction Projects Insurance Coverage Requirements

Michigan Universities Self Insured Corporation (M.U.S.I.C.)

An insurance carrier rating of A- or better is recommended, per AM Best – contact Risk Management with ratings questions

Architects & Designers	Coverage Required	Limits
Projects \$5,000,000 - \$25,000,000	Workers' Compensation with Employer Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Professional Liability	\$2,000,000 per claim & \$5,000,000 aggregate
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$5,000,000
	Added as Additional Insured on CGL & Auto: Oakland University & Board of Trustees	
Architects & Designers	Coverage Required	Limits
Projects \$25,000,001 - \$50,000,000	Workers' Compensation with Employer Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Professional Liability	\$3,000,000 per claim & \$6,000,000 aggregate
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$10,000,000
	Added as Additional Insured on CGL & Auto: Oakland University & Board of Trustees	
Architects & Designers	Coverage Required	Limits
Projects > \$50,000,000	Workers' Compensation with Employer Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Professional Liability	Consult Risk Management for Limits
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	Consult Risk Management for Limits
	Added as Additional Insured on CGL & Auto: Oakland University & Board of Trustees	
General Contractors/Construction Managers	Coverage Required	Limits
Projects < \$5,000,000	Workers' Compensation with Employers' Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Contractors' Pollution Liability	\$2,000,000 per claim
	Professional Liability	\$2,000,000 per claim & \$2,000,000 aggregate
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$2,000,000
	Builders' Risk	Consult Risk Management for limits

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	Added as Additional Insured on CGL & Auto: Oakland University & Board of Trustees	
General Contractors/Construction Managers	Coverage Required	Limits
Projects \$5,000,000 - \$25,000,000	Workers' Compensation with Employers' Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Contractors' Pollution Liability	\$5,000,000 per claim
	Professional Liability	\$5,000,000 per claim & \$5,000,000 aggregate
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$5,000,000
	Builders' Risk	Consult Risk Management for limits
	Added as Additional Insured on CGL & Auto: Oakland University & Board of Trustees	
General Contractors/Construction Managers	Coverage Required	Limits
Projects \$25,000,001 - \$50,000,000	Workers' Compensation with Employers' Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Contractors' Pollution Liability	\$5,000,000 per claim
	Professional Liability	\$5,000,000 per claim & \$5,000,000 aggregate
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$10,000,000
	Builders' Risk	Consult Risk Management for limits
	Added as Additional Insured on CGL & Auto: Oakland University & Board of Trustees	
General Contractors/Construction Managers	Coverage Required	Limits
Projects > \$50,000,000	Workers' Compensation with Employers' Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Contractors' Pollution Liability	\$10,000,000 per claim
	Professional Liability	Consult Risk Management for Limits
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$15,000,000
	Builders' Risk	Consult Risk Management for limits

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	Added as Additional Insured on CGL & Auto: Oakland University & Board of Trustees	
Contractors/Sub-Contractors - Low Risk	Coverage Required	Limits
Constructions Projects <ul style="list-style-type: none"> • Carpet Cleaning • Fencing • Furniture Repair • Installation Glass • Landscaping (no electrical or excavation) • Minor Concrete Repair Work • Nonstructural Remodeling • Painting -- interior • Signs -- no welding NOTE: All projects involving cranes must use <u>High Risk</u> limits.	Workers' Compensation with Employers' Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Auto Liability with Pollution & Legal Liability	\$1,000,000
	Excess Liability (umbrella)	\$1,000,000
	Builders' Risk	Consult Risk Management for limits
	Added as Additional Insured: Oakland University & Board of Trustees; Sub-contractors endorsements must name the owner (University) as an additional Insured including completed operations coverage.	
Contractors/Sub-Contractors - Medium Risk	Coverage Required	Limits
Constructions Projects <ul style="list-style-type: none"> • Alarm Systems (fire/security) • Concrete in Major Traffic Area • Equipment Rental w/ Operator (no cranes) • Flooring Installation • Painting -- exterior • Pavement Sealing or Repairs • Roofing -- minor • Street Repair -- minor • Structural Repairs NOTE: All projects involving cranes must use <u>High Risk</u> limits.	Workers' Compensation with Employers' Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Professional Liability	\$1,000,000 per claim & \$2,000,000 aggregate
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$1,000,000
	Builders' Risk	Consult Risk Management for limits
	Added as Additional Insured: Oakland University & Board of Trustees; Sub-contractors endorsements must name the owner (University) as an additional Insured including completed operations coverage.	
Contractors/Sub-Contractors - High Risk	Coverage Required	Limits
Constructions Projects <ul style="list-style-type: none"> • Asbestos & Lead Abatement ** • Bleachers & Seating • Boilers/Steam Generators • Boring or Tunneling • Crane Rental w/ Operator • Demolition • Elevators • HazMat Abatement/Disposal • Heavy Construction Equipment Rental • Helicopter w/ Operator (Aviation Liability Required) • High-risk Interior/Exterior Remodeling • High-voltage Electrical 	Workers' Compensation with Employers' Liability	Statutory Limits & EL \$1,000,000
	Commercial General Liability	\$1,000,000 per occurrence & \$2,000,000 aggregate
	Contractors' Pollution Liability	\$5,000,000 per claim
	Professional Liability	Same limits as General Contractors/Construction Managers for Projects of Same Value
	Aviation Liability	\$10,000,000
	Auto Liability	\$1,000,000
	Excess Liability (umbrella)	\$5,000,000

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<ul style="list-style-type: none">• Kitchen/Lab Work Near High \$ Equipment• Major Building Renovation• Major Construction of New Buildings• Power Lines & Poles• Underground Work• Roofing -- major• Welding/Torch Cutting	Builders' Risk	Consult Risk Management for limits
	** For transportation/disposal of asbestos & lead, refer to requirements for Hazardous Management & Disposal	
	Added as Additional Insured: Oakland University & Board of Trustees; Sub-contractors endorsements must name the owner (University) as an additional Insured including completed operations coverage.	