

EXHIBIT C: Activities or Service 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

Updated September 2020

Activity or Service	Insurance Coverage	Limits
Amusement & Game Activities i.e. Bounce House, Bowling, Dunk tanks, Ferris wheels, Inflatables, Mechanical Bulls, Water Craft Activities, i.e. Canoe, Kayak, Boating - Watercraft Liability required A signed Liability Waiver is Required for all activities	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Armored Truck Service	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1mm
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Auditing Firms	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	

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Charter Aviation	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
	Commercial General Liability	\$1M per occurrence \$2M aggregate	
	Aviation Liability	\$20M per occurrence	
	Auto Liability "All owned vehicles"	\$1M	
	Excess Liability (umbrella)	\$5M per occurrence	
	Additional Insured Endorsement: Oakland University & Board of Trustees		
Charter Buses, Shuttle Buses, Limousine Rental Services Insurance Requirements do not apply to individuals on Travel Status.	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
	Commercial General Liability	\$1M per occurrence \$2M aggregate	
	Auto Liability "All owned vehicles"	\$1M	
	Excess Liability (umbrella)	\$10M per occurrence	
	Additional Insured Endorsement: Oakland University & Board of Trustees		
Clinical Research Studies <ul style="list-style-type: none"> • MD • DO • DDS • OD • Pharmacies • Hospitals • Clinics 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
	Commercial General Liability	\$1M per occurrence \$2M aggregate	
	Auto Liability	\$1M	
	Medical Professional Liability	\$1M per occurrence \$3 M aggregate	
	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate	
	Excess Liability (umbrella)	\$2M per occurrence	
	Additional Insured Endorsement: Oakland University & Board of Trustees		

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<p>Clinical Affiliation Agreements Template agreements approved by the Office of Legal Affairs Do Not require proof Of insurance documentation unless specifically requested by the Office of Risk Management</p>	<p>Coverage varies and is indicated in signed agreement</p>	
<p>Consultants (IT consulting services refer to IT Service Requirements)</p>	<p>Workers' Compensation with Employers' Liability</p>	<p>Statutory Limits Employers' Liability \$1M</p>
	<p>Commercial General Liability</p>	<p>\$1M per occurrence \$2M aggregate</p>
	<p>Professional Liability</p>	<p>\$2M per occurrence \$2M aggregate</p>
	<p>Auto Liability</p>	<p>\$1M</p>
	<p>Excess Liability (umbrella)</p>	<p>\$2M per occurrence</p>
	<p>Additional Insured Endorsement: Oakland University & Board of Trustees</p>	
<p>Contract Licensed Professional working with Minors</p>	<p>Workers' Compensation with Employers' Liability</p>	<p>Statutory Limits Employers' Liability \$1M</p>
	<p>Commercial General Liability</p>	<p>\$1M per occurrence \$2M aggregate</p>
	<p>Professional Liability</p>	<p>\$2M per occurrence \$2M aggregate</p>
	<p>Sexual Abuse & Molestation</p>	<p>\$1M per occurrence \$2M aggregate</p>
	<p>Auto Liability</p>	<p>\$1M</p>
	<p>Excess Liability (umbrella)</p>	<p>\$2M per occurrence</p>
<p>Additional Insured Endorsement: Oakland University & Board of Trustees</p>		

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Activity or Service	Insurance Coverage	Limits
Custodial Services (Non- University Employees permanent service provider)	Workers' Compensation with Employers' Liability, Alternate Employer Endorsement	Statutory Limits Employers' Liability \$1M Alternate Employer Endorsement
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Crime	\$250,000
	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
	Excess Liability (umbrella)	\$5M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Drone, UAV, UAS (commercial use on campus)	Commercial Drone Liability Insurance	\$1M per occurrence \$2M aggregate
Authorization/Checklist for Vendor or Third Party Operation of a Drone, UAV, UAS must be completed by the Sponsoring Department five (5) days prior to operation of the UAS on any Oakland University grounds.		
Drones cannot be operated: <ul style="list-style-type: none"> • Inside University buildings or facilities • On University-owned streets or sidewalks • Above people who are not directly participating in the operation of the UAS, or not located under a covered structure that can provide reasonable protection from a falling UAS • In darkness or periods of low visibility • In a manner that blocks or substantially impedes vehicular, pedestrian, or other traffic • In a manner that blocks or substantially impedes entrances or exits to University Property • In a manner that substantially disrupts or interferes with University operations, events, or activities • In a manner or in a place that unreasonably threatens the health or safety of another person • In a manner or in a place that unreasonably threatens damage to University Property • In a manner that monitors or records an area where a person has a Reasonable Expectation of Privacy • Above 400 feet or any height where visual location of the UAS is impaired or not possible • If the weight exceeds 55 lbs • At speeds greater than 100 mph • From operation from any moving vehicle • When multiple drones are under the control of one pilot 		

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Engineers	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Food Service Caterers, Food Trucks, Food Vendors Franchise food providers do not require a certificate.	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Host Liquor Liability (if Caterer is serving liquor)	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Hazardous Materials Management with Disposal (Less than \$100,000) <ul style="list-style-type: none"> • Asbestos • Chemicals • Lead 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability with Pollution & Legal Liability	\$2M per occurrence \$5M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Environmental & Auto pollution endorsement for transporting & pick-up/delivery and non-owned disposal sites.	
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Hazardous Materials Management with Disposal (More than \$100,000) <ul style="list-style-type: none"> • Asbestos • Chemicals • Lead 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability with Pollution & Legal Liability	\$2M per occurrence \$10M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$5M per occurrence
	Environmental & Auto pollution endorsement for transporting & pick-up/delivery and non-owned disposal sites.	
	Additional Insured Endorsement: Oakland University & Board of Trustees	

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Activity or Service	Insurance Coverage	Limits
Information Technology Services "Low Risk" <ul style="list-style-type: none"> • Consulting - No Data • Design • Implementation/Upgrade • Software Solution-SaaS 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Technology Errors & Omissions (Tech E&O) Coverage for failure of a service or software.	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Information Technology Services "Medium Risk" <ul style="list-style-type: none"> • Consulting - Critical Data • Design • Implementation/Upgrade • Software Solution-SaaS 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Cyber Risk Liability - Coverage for the loss of private 3rd party information.	\$3M per occurrence \$3M aggregate
	Technology Errors & Omissions (Tech E&O) Coverage for failure of a service or software.	\$3M per occurrence \$3M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$3M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Information Technology Services "High Risk" <ul style="list-style-type: none"> • Consulting - Confidential Personal Identifiable Information Data (PII) • Design • Implementation/Upgrade • Software Solution-SaaS • Clean Hard Drives, Scanners, Copiers • Encryption Services for Hardware/Software • Network Consultants • Hosted Solutions (iCloud services) 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Technology Errors & Omissions (Tech E&O) Coverage for failure of a service or software.	\$5M per occurrence \$5M aggregate
	Cyber Risk Liability - Coverage for the loss of private 3rd party information.	\$5M per occurrence \$5M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$5M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	

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Maintenance Agreements <ul style="list-style-type: none"> • Copiers • Printers • Miscellaneous Maintenance 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Medical Professionals hired as an "Independent Contractor" Or Temporary Hire <ul style="list-style-type: none"> • MD • DO • DDS OD • Psychologist • Psychiatrist • Family Nurse Practitioner • Athletic Trainers 	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Medical Professional Liability	\$1M per occurrence \$2M aggregate
	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Moving/Transit Service	Workers' Compensation	Statutory Limits
	Employers' Liability	\$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M
	Inland Marine	Value of goods being transported
	Additional Insured Endorsement: Oakland University & Board of Trustees	

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Shredding Service	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
	Commercial General Liability	\$1M per occurrence \$2M aggregate	
	Professional Liability (Privacy Coverage)	\$2M per occurrence \$2M aggregate	
	Auto Liability	\$1M	
	Excess Liability (umbrella)	\$5M per occurrence	
	Additional Insured Endorsement: Oakland University & Board of Trustees		
Surveyors	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M	
	Commercial General Liability	\$1M per occurrence \$2M aggregate	
	Professional Liability	\$2M per occurrence \$2M aggregate	
	Auto Liability	\$1M	
	Excess Liability (umbrella)	\$2M per occurrence	
	Additional Insured Endorsement: Oakland University & Board of Trustees		
Temporary Staffing (Non- University Employees permanent service provider) - Clerical Staff - IT Professionals Temporary Medical Professionals - See Medical Professional requirements	Workers' Compensation with Employers' Liability, Alternate Employer Endorsement	Statutory Limits Employers' Liability \$1M Alternate Employer Endorsement	
	Commercial General Liability	\$1M per occurrence \$2M aggregate	
	Auto Liability	\$1M	
	Crime	\$250,000	
	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate	
	Excess Liability (umbrella)	\$5M per occurrence	
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Testing Labs	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Summer Camp Providers *Sole Proprietor with no employees is exempt from the Workers' Compensation/Employers Liability Requirement	*Workers' Compensation with *Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Travel Agents (Domestic) International Travel reservations consult with Risk Management	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$2M per occurrence \$2M aggregate
	Travel Surety Bond (If a deposit is required) to ensure a guarantee of payment to the appropriate person or business that partners with the travel agent (e.g. resorts, hotels, cruise lines, etc.)	
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	
Valet Services	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Garage Keepers Liability	\$2M
	Excess Liability (umbrella)	\$1M per occurrence
	Additional Insured Endorsement: Oakland University & Board of Trustees	