

# 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

<b>Architects &amp; Designers</b>		
<b>Project Cost</b>	<b>Minimum Coverage Required*</b>	<b>Minimum Limits</b>
<b>\$5M - \$25M</b>	Commercial General Liability	\$1M per occurrence/\$2M aggregate
	Business Auto Liability	\$1M
	Excess (umbrella) Liability	\$5M
	Professional Liability	\$2M per occurrence/\$4M aggregate
	Workers' Compensation	Statutory limit
	Employers' Liability	\$1M
<b>&gt; \$25M - \$50M</b>	Commercial General Liability	\$1M per occurrence/\$2M aggregate
	Business Auto Liability	\$1M
	Excess (umbrella) Liability	\$10M
	Professional Liability	\$3M per occurrence/\$6M aggregate
	Workers' Compensation	Statutory limit
	Employers' Liability	\$1M
<b>&gt; \$50M</b>	Commercial General Liability	\$1M per occurrence/\$2M aggregate
	Business Auto Liability	\$1M
	Excess (umbrella) Liability	\$15M
	Professional Liability	\$5M per occurrence/\$10M aggregate
	Workers' Compensation	Statutory limit
	Employers' Liability	\$1M

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<b>General Contractors/Construction Managers</b>		
<b>Contractors are required to purchase Builders' Risk Insurance for specified projects</b>		
<b>Project Cost</b>	<b>Minimum Coverage Required*</b>	<b>Minimum Limits</b>
<b>&lt; \$5M</b>	Workers' Compensation	Statutory Limits
	Employers' Liability	\$1M
	Commercial General Liability	\$1M per occurrence/\$2M aggregate
	Business Auto Liability	\$1M
	Excess (umbrella) Liability	\$2M
<b>Coverage that may be required</b>	<b>Contractors' Pollution Liability</b>	<b>\$2M per claim</b>
	<b>Professional Liability</b>	<b>\$2M per claim/\$2M aggregate</b>
	<b>Builders' Risk required</b>	<b>New Construction</b>
	<b>a. New Construction</b>	<b>a. Value of the new building</b>
	<b>b. Renovations to existing buildings with additional square footage</b>	<b>Renovation with additional square footage</b> <b>b. Value of the additional square footage plus the value of the existing building</b>
<b>&gt;\$5M - \$25M</b>	Workers' Compensation	Statutory Limits
	Employers' Liability	\$1M
	Commercial General Liability	\$1M per occurrence/\$2M aggregate
	Business Auto Liability	\$1M
	Excess (umbrella) Liability	\$5M
<b>Coverage that may be required</b>	<b>Contractors' Pollution Liability</b>	<b>\$5M per claim</b>
	<b>Professional Liability</b>	<b>\$5M per claim/\$5M aggregate</b>
	<b>Builders' Risk required</b>	<b>New Construction</b>
	<b>a. New Construction</b>	<b>a. Value of the new building</b>
	<b>b. Renovations to existing buildings with additional square footage</b>	<b>Renovation with additional square footage</b> <b>b. Value of the additional square footage plus the value of the existing building</b>
<b>&gt; \$50M</b>	Workers' Compensation	Statutory Limits
	Employers' Liability	\$1M
	Commercial General Liability	\$1M per occurrence/\$2M aggregate
	Business Auto Liability	\$1M
	Excess (umbrella) Liability	\$15M
<b>Coverage that may be required</b>	<b>Contractors' Pollution Liability</b>	<b>\$10M per claim</b>
	<b>Professional Liability</b>	<b>\$10M per claim/\$20M aggregate</b>
	<b>Builders' Risk required</b>	<b>New Construction</b>
	<b>a. New Construction</b>	<b>a. Value of the new building</b>
	<b>b. Renovations to existing buildings with additional square footage</b>	<b>Renovation with additional square footage</b> <b>b. Value of the additional square footage plus the value of the existing building</b>

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## Low- Medium Risk Projects <\$5M

<b>Contractors/Sub-Contractors Minimum Coverage Required</b>	<b>Limits</b>
Workers' Compensation with Employers' Liability	Work Comp Statutory Limits/ Employers' Liability \$1M
Commercial General Liability ( <b>including Completed Operations Coverage</b> )	\$1M per occurrence & \$2M aggregate
Business Auto Liability	\$1M
Excess Liability (Umbrella)	\$1M
<b>Oakland University &amp; Board of Trustees listed as Additional Insured</b>	
<b>Project - if not listed consult Risk Management</b>	
Alarm Systems (fire/security)	Landscaping (no electrical or excavation)
Carpet Cleaning	Nonstructural Remodeling
Concrete in Major Traffic Area	Painting -- interior and/or exterior
Concrete Repair Work - <b>Minor</b>	Pavement Sealing or Repairs
Equipment Rental w/ Operator ( <b>no cranes*</b> )	Roofing -- <b>Minor</b>
Fencing	Signs -- <b>no welding</b>
Flooring Installation	Street Repair - <b>Minor</b>
Furniture Repair	Structural Repairs - <b>Minor</b>
Glass Installation	<b>*Cranes require High Risk Limits</b>

## High Risk Projects <\$5M

<b>Contractors/Sub-Contractors Minimum Coverage Required</b>	<b>Limits</b>
Workers' Compensation with Employers' Liability	Work Comp Statutory Limits/ Employers' Liability \$1M
Commercial General Liability ( <b>including Completed Operations Coverage</b> )	\$1M per occurrence & \$2M aggregate
Business Auto Liability	\$1M
Excess Liability (Umbrella)	\$5M
<b>Coverage that may be required:</b>	
<b>*Contractors' Pollution Liability</b>	<b>\$5M per claim</b>
<b>Professional Liability</b>	<b>\$2M per claim/\$2M aggregate</b>
<b>**Aviation Liability</b>	<b>\$10M</b>
<b>Builders' Risk</b>	<b>Consult with Risk Management</b>
<b>Project - if not listed consult Risk Management</b>	
Asbestos & Lead Abatement*	HazMat Abatement/Disposal*
Bleachers & Seating	Helicopter w/ Operator**
Boilers/Steam Generators	Interior/Exterior Remodeling <b>High-risk</b>
Boring or Tunneling	Kitchen/Lab Work Near High valued Equipment
Building Renovation <b>Major</b>	Power Lines & Poles
Crane Rental w/ Operator Demolition	Roofing -- major
Electrical <b>High-voltage</b>	Underground Work
Elevator Repairs	Welding/Torch Cutting
Heavy Construction Equipment Rental	