



Quick Tips Insurance Requirements for Design & Construction Services

When contractors and consultants provide design and construction services to the campus, they are required to show proof that they carry insurance. The limits of insurance that are required correspond to the risk exposure that their services create for the University. This chart shows the insurance requirements that contractors and consultants must meet based on the kinds of services that they will provide.

LOW RISK EXPOSURE Construction Services	MODERATE RISK EXPOSURE Construction Services	HIGH RISK EXPOSURE Construction Services
insurance requirements		
General Liability • Per Occ. \$500,000 • Prods. & Com.Ops. \$1,000,000 • Pers. & Adv.Inj. \$500,000 • Gen. Agg. \$1,000,000 Auto Liability \$1,000,000 Workers' Comp. statutory reqts. Special Provisions 1. Regents additional insured 2. Primary, excess & non-contributory lang. 3. Required indemnification language 4. 30 Day Notice of Cancellation	General Liability • Per Occ. \$1,000,000 • Prods. & Com.Ops. \$1,000,000 • Pers. & Adv.Inj. \$1,000,000 • Gen. Agg. \$2,000,000 Auto Liability \$1,000,000 Workers' Comp. statutory reqts. Special Provisions 1. Regents additional insured 2. Primary, excess & non-contributory lang. 3. Required indemnification language 4. 30 Day Notice of Cancellation	General Liability • Per Occ. ¹ \$1,000,000 • Prods. & Com.Ops. \$5,000,000 • Pers. & Adv.Inj. \$1,000,000 • Gen. Agg. \$5,000,000 Auto Liability \$1,000,000 Workers' Comp. statutory reqts. Special Provisions 1. Regents additional insured 2. Primary, excess & non-contributory lang. 3. Required indemnification language 4. 30 Day Notice of Cancellation
construction services		
Concrete - minor Fencing Furniture repair Glass Interior remodel - nonstructural Landscaping - no elec. or excavation Painting - interior Second opinions Signs - no welding Window treatments - blinds, drapes	Alarm systems - fire/security Concrete - major/traffic area Equip. rental w/operator (excl. cranes) Flood control channel cleanup/repair Flooring HVAC systems Moving - not leased or hi-tech equip. Painting - exterior Painting - large scale interior Pavement striping Pavement sealing, repair Roofing - minor Street repair - minor Structural repairs Trailer renovations	All long form contracts ¹ Asbestos abatement Bleachers & seating Boilers/steam generators Crane equip. rental w/operator Demolition Elevators HazMat abatement/disposal Heavy construction equip. Hi-tech equip. installation Hi-risk area interior remodeling Hi-voltage electrical Kitchen/lab work Major building renovation Major construction New buildings Power lines & poles Underground work Roofing - major Welding/torch cutting

CHART NOTES

- 1) Under Long-Form contracts the Gen. Liab. per occurrence limit shall be \$3,000,000.
- 2) The Executive Design Professional (EDPA) shall carry General Liability general aggregate and Professional Liability general aggregate of \$2,000,000.

RISK EXPOSURE

Insurance limits are based on the risk exposure that a contractor's or consultant's services create for the University. Insurance protects the assets of the University by reducing its exposure to the liability of contractors or consultants with whom it does business. Risk exposure is dependent upon the specific services that a consultant or contractor provides, not the cost of the services. Exposure to risk arises from the possibility of loss and the probable severity of injuries or property damage if a loss occurs. Risk exposure assessment is based on experience, case law, common sense, and intuition. A department may submit a [Request for Waiver of Insurance Requirements](#) to campus Risk Management to request a reduction or waiver of the insurance requirements. It must demonstrate that a waiver or reduction is justified by a corresponding reduction in the risk exposure. A change in the insurance requirements that has the potential to increase the University's exposure to liability must also be justified in terms of the University's ability to accomplish its mission - teaching, research, and community service. Please consult with Risk Management to identify and evaluate risks and set appropriate insurance limits for services not identified on this chart.

RISK EXPOSURE FACTORS

- High: Moderate chance of loss; severe injuries and property damage can occur. Contact with non-UC persons. Activities in public realm.
- Moderate: Low to moderate chance of loss; moderate injuries or property damage can occur. Contact with non-UC persons. Activities in public realm.
- Low: Low chance of loss; minor injuries or property damage can occur. Contact primarily with UC employees. Activities not in public realm.
- Professional: Chance of loss if design professional is negligent in the performance of professional duties; moderate to severe injuries and property damage can occur.

**DESIGN RISK EXPOSURE
Professional Services**

insurance requirements

- General Liability
 - Per Occ. \$1,000,000
 - Prods. & Com. Ops. \$1,000,000
 - Pers. & Adv. Inj. \$1,000,000
 - Gen. Agg.² \$1,000,000
- Professional Liability
 - Per Occ. \$1,000,000
 - Gen. Agg.² \$1,000,000
- Auto Liability \$1,000,000
- Workers' Comp. statutory req'ts.
- Regents additional insured
- 30 Day Notice of Cancellation

professional services

- Executive Design Architect²
- Primary Analysis Projects
 - Architects
 - Engineers
 - Consultants
 - Designers
 - Testing labs
 - Surveyors