

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 - Renovations, New Building Construction, etc.		
Project Cost	Minimum Coverage Required*	Minimum Limits
\$5M - \$25M	Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$5M
	Professional Liability	\$2M per claim & \$5M aggregate
> \$25M - \$50M	Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$10M
	Professional Liability	\$3M per claim & \$6M aggregate
> \$50M	Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	Consult Risk Management for Limits
	Professional Liability	Consult Risk Management for Limits
General Contractors/Construction Managers - Renovations, New Building Construction, etc.		
Project Cost	Minimum Coverage Required*	Minimum Limits
< \$5M	Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$2M
Coverage that may be required	Contractors' Pollution Liability	\$2M per claim
	Professional Liability	\$2M per claim & \$2M aggregate
	Builders' Risk (Contractor must purchase)	Consult Risk Management
>\$5M - \$25M	Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$5M
Coverage that may be required	Contractors' Pollution Liability	\$5M
	Professional Liability	\$5M per claim & \$5M aggregate
	Builders' Risk (Contractor must purchase)	Consult Risk Management for limits
>\$25M - \$50M	Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$10M
Coverage that may be required	Contractors' Pollution Liability	\$5M per claim
	Professional Liability	\$5M per claim & \$5M aggregate
	Builders' Risk (Contractor must purchase)	Consult Risk Management for limits
> \$50M	Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$15M
Coverage that may be required	Contractors' Pollution Liability	\$10M per claim
	Professional Liability	Consult Risk Management for Limits
	Builders' Risk (Contractor must purchase)	Consult Risk Management for limits

*Required: Oakland University & Board of Trustees listed as Additional Insured

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Scope of Work: Low- Medium Risk <\$5M

Contractors/Sub-Contractors Minimum Coverage Required	Limits
Workers' Comp (Statutory) with Employers' Liability	Employers' Liability \$1M
Commercial General Liability (including Completed Operations Coverage)*	\$1M per occurrence & \$2M aggregate
Business Auto Liability*	\$1M
Excess Liability (Umbrella)	\$1M
Project - if not listed consult Risk Management	
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 - Minor	Pavement Sealing or Repairs
Equipment Rental w/ Operator (no cranes -See High Risk Limit)	Roofing -- Minor
Fencing	Signs -- no welding
Flooring Installation	Street Repair - Minor
Furniture Repair	Structural Repairs - Minor
Glass Installation	

Scope of Work: High Risk <\$5M

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

***Required: Oakland University & Board of Trustees listed as Additional Insured**