

# 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 June 2019

Activity or Service	Insurance Coverage	Limits
<b>Amusement &amp; Game Activities</b> i.e. Bounce House, Bowling, Dunk tanks, Ferris wheels, Inflatables, Mechanical Bulls, Water Craft Activities, i.e. Canoe, Kayak, Boating - <b>Watercraft Liability required</b>  <b>A signed Liability Waiver is Required for all activities</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Armored Truck Service</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Auditing Firms</b>	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
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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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
Clinical Research Studies <ul style="list-style-type: none"> <li>• MD</li> <li>• DO</li> <li>• DDS</li> <li>• OD</li> <li>• Pharmacies</li> <li>• Hospitals</li> <li>• Clinics</li> </ul>	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
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<b>Clinical Affiliation Agreements</b> 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	Coverage varies and is indicated in signed agreement	
<b>Consultants (IT consulting services refer to IT Service Requirements)</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Contract Licensed Professional working with Minors</b>	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
	Sexual Abuse & Molestation	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
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Activity or Service	Insurance Coverage	Limits
<b>Custodial Services</b> (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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Drone, UAV, UAS</b> (commercial use on campus)	Commercial Drone Liability Insurance	\$1M per occurrence \$2M aggregate
<p>Authorization/Checklist for Vendor or Third Party Operation of a Drone, UAV, UAS <b>must</b> be completed by the Sponsoring Department five (5) days prior to operation of the UAS on any Oakland University grounds.</p> <p><b>Drones cannot be operated:</b></p> <ul style="list-style-type: none"> <li>• Inside University buildings or facilities</li> <li>• On University-owned streets or sidewalks</li> <li>• 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</li> <li>• In darkness or periods of low visibility</li> <li>• In a manner that blocks or substantially impedes vehicular, pedestrian, or other traffic</li> <li>• In a manner that blocks or substantially impedes entrances or exits to University Property</li> <li>• In a manner that substantially disrupts or interferes with University operations, events, or activities</li> <li>• In a manner or in a place that unreasonably threatens the health or safety of another person</li> <li>• In a manner or in a place that unreasonably threatens damage to University Property</li> <li>• In a manner that monitors or records an area where a person has a Reasonable Expectation of Privacy</li> <li>• Above 400 feet or any height where visual location of the UAS is impaired or not possible</li> <li>• If the weight exceeds 55 lbs</li> <li>• At speeds greater than 100 mph</li> <li>• From operation from any moving vehicle</li> <li>• When multiple drones are under the control of one pilot</li> </ul>		

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<b>Engineers</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Food Service</b> Caterers, Food Trucks, Food Vendors <b>Franchise food providers do not require a certificate.</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Hazardous Materials Management with Disposal (Less than \$100,000)</b> <ul style="list-style-type: none"> <li>• Asbestos</li> <li>• Chemicals</li> <li>• Lead</li> </ul>	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.	
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Hazardous Materials Management with Disposal (More than \$100,000)</b> <ul style="list-style-type: none"> <li>• Asbestos</li> <li>• Chemicals</li> <li>• Lead</li> </ul>	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.	
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	

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Activity or Service	Insurance Coverage	Limits
<b>Information Technology Services</b> <b>"Low Risk"</b> <ul style="list-style-type: none"> <li>• Consulting - No Data</li> <li>• Design</li> <li>• Implementation/Upgrade</li> <li>• Software Solution-SaaS</li> </ul>	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$1M per occurrence \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Information Technology Services</b> <b>"Medium Risk"</b> <ul style="list-style-type: none"> <li>• Consulting - Critical Data</li> <li>• Design</li> <li>• Implementation/Upgrade</li> <li>• Software Solution-SaaS</li> </ul>	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Cyber Risk Liability	\$3M per occurrence \$3M aggregate
	Professional Liability	\$3M per occurrence \$3M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$3M per occurrence
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Information Technology Services</b> <b>"High Risk"</b> <ul style="list-style-type: none"> <li>• Consulting - Confidential Personal Identifiable Information Data (PII)</li> <li>• Design</li> <li>• Implementation/Upgrade</li> <li>• Software Solution-SaaS</li> <li>• Clean Hard Drives, Scanners, Copiers</li> <li>• Encryption Services for Hardware/Software</li> <li>• Network Consultants</li> <li>• Hosted Solutions (iCloud services)</li> </ul>	Workers' Compensation with Employers' Liability	Statutory Limits Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence \$2M aggregate
	Professional Liability	\$5M per occurrence \$5M aggregate
	Cyber Risk Liability	\$5M per occurrence \$5M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$5M per occurrence
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<b>Maintenance Agreements</b> <ul style="list-style-type: none"> <li>• Copiers</li> <li>• Printers</li> <li>• Miscellaneous Maintenance</li> </ul>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Medical Professionals hired as an "Independent Contractor"</b> <ul style="list-style-type: none"> <li>• MD</li> <li>• DO</li> <li>• DDS OD</li> <li>• Psychologist</li> <li>• Psychiatrist</li> <li>• Family Nurse Practitioner</li> <li>• Athletic Trainers</li> </ul>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Shredding Service</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Surveyors</b>	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
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<b>Testing Labs</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Summer Camp Providers</b> <small>*Sole Proprietor with no employees is exempt from the Workers' Compensation/Employers Liability Requirement</small>	*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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Travel Agents (Domestic)</b>  <b>International Travel reservations consult with Risk Management</b>	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
	<b>Travel Surety Bond</b> (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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	
<b>Valet Services</b>	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
	<b>Additional Insured Endorsement: Oakland University &amp; Board of Trustees</b>	