CONSTRUCTION INSURANCE REQUIREMENTS

1) Commercial General Liability Insurance with a combined single limit of not less than $1,000,000 per occurrence. The policy shall include coverage for bodily injury, property damage, personal injury, contractual liability, products and completed operations, and XCU (if applicable). The products and completed operations coverage shall be maintained for not less than two years after acceptance, cancellation or termination of the work. The policy shall be endorsed to include the State of Connecticut, University of Connecticut as Additional Insured regarding work performed pursuant to this contract. If a general aggregate limit is used, that limit shall apply separately to the project or shall be twice the occurrence amount.

2) Business Automobile Liability insurance is an amount not less than $1,000,000 per occurrence. Coverage extends to owned, hired and non-owned vehicles assigned to or used in performance of this contract.

3) Workers’ Compensation and Employer’s Liability coverage in compliance with the compensation laws of the State of Connecticut. Coverage shall include Employer’s Liability with minimum limits of $100,000 each accident, $500,000 policy disease limit, $100,000 each employee.

4) Professional Liability Insurance for architectural and/or engineering services under the contract covering acts, errors and omissions arising out of the work or service preferred. Liability limit no less than $1,000,000 per occurrence and coverage shall be maintained for no less than two (2) years past completion and acceptance of the work.

5) Builders’ Risk insurance for the full replacement value (Completed Value Form), including change orders and boiler and machinery insurance, providing coverage until substantial completion and project has been turned over to the University of Connecticut. Insured property shall include temporary structures and portions of the work located away from the site but intended for use at the site and shall cover portions of work in transit. The policy shall provide for partial occupancy by the University of Connecticut. The University of Connecticut will be listed on a Loss Payee.

INSURANCE PROVISIONS

A) State of Connecticut, University of Connecticut shall be named as Additional Insured under the Commercial General Liability policy for this project. (ISO Additional Insured – Owners, Lessees or Contractors – Completed Operations, CG 20 37 07 04 endorsement or equivalent).

B) Any deductibles or Self-Insured retention shall be the sole responsibility of the Contractor.

C) The Contractor shall agree to a Waiver of Subrogation for each required policy providing coverage for the life of the contract and waives all rights of recovery or subrogation against UConn.

D) For any claims related to the project, the Contractor’s insurance shall be primary.

E) Claims Made coverage is unacceptable with the exception of Professional Liability. All coverage is to be written on an Occurrence policy form.
**INSURANCE PROVISIONS (CON’T)**

F) The cost of coverage will be considered as included in the contract price and any excess limits required shall apply to the benefit of the Additional Insured.

G) Contractor shall include all subcontractors as insured’s under its policies or shall furnish separate certificates of insurance for each subcontractor. All coverage’s for subcontractors shall be subject to all of the above requirements.

H) All insurance coverage’s shall be provided by a Connecticut admitted insurance carrier with an A.M. Best rating of A- VII or better.

I) Coverage shall not be cancelled, voided or suspended, except after thirty(30) days prior written notice by certified mail has been given to the University of Connecticut.

**VERIFICATION OF COVERAGE**

Contractor shall furnish the University of Connecticut with original certificates of insurance (ACORD Form 25-S or equivalent) evidencing the required coverage. All certificates are to be received and approved before work commences. University of Connecticut reserves the right to require complete, certified copies of all required insurance policies, including endorsements affecting the coverage required by these specifications.

**Note:** The above coverage, limits and provisions are minimum requirements that must be met. Each project may require additional coverage, limits, and provisions. The AIA A201 -1997 (modified) as provided in each projects bid documents, contains additional insurance information and requirements.