

**The Regents of the University of California**  
**Builder's Risk Insurance**  
**Project Instructions**  
**Required for all Projects with Total Construction Costs of**  
**\$200,000 and greater**

**Email Applications and Project Information to Aon at:**  
[Sonya.Warren@aon.com](mailto:Sonya.Warren@aon.com) and [Kristen.Bennett@aon.com](mailto:Kristen.Bennett@aon.com)  
(415) 486-7237 and (415) 486-7247

For further information and forms, please visit UCOP Risk Services website at:  
<http://www.ucop.edu/riskmgt/construction.html>

**For projects with an estimated Total Construction Cost of \$200,000 and greater:**

1. Complete and email the Builder's Risk Application and Calculation of Builder's Risk Premium forms **within 10 days prior to the anticipated Commencement of Work.** Definitions for the **CONSTRUCTION TYPE** are on Page 2. **EXCLUDED PROJECTS:** See Page 3 for types of projects that require at least 45 days notice, prior to the Commencement of Work, and are subject to separate negotiation and rates.
2. Aon will review and, if complete, email the approved Application and Calculation forms and Certificate of Insurance to the UC requestor. If the Application is incomplete, Aon will contact the UC requestor to obtain the necessary information. The project team should give the Certificate of Insurance to the General/Prime Contractor.
3. The Certificate of Insurance shows the effective dates of Builder's Risk insurance for the specific project. There are no automatic extensions past the project's estimated Completion of Work Date as shown in the Application and on the Certificate of Insurance.
4. If construction is going to **extend past the project's estimated Completion of Work Date**, the campus or medical center project team must **request an extension of Builder's Risk Insurance prior to the original estimated Completion of Work Date** by providing Aon the following information:
  - a. Revised estimated Completion of Work Date;
  - b. Details of any change in scope of work; and
  - c. Revised Construction Cost.
5. Aon will invoice the premium directly to UCOP Risk Services. These premiums will be recharged to the project using the recharge number provided in the application. There is a \$100 minimum premium per project.
6. **At project completion**, the campus or medical center project team must email Aon the following final project information:
  - a. Final Total Construction Cost; and,
  - b. Date of Completion of Work
7. Aon will process a final premium audit based on the final project information. The audit may result in additional or return premium. For any amounts more than \$100, Aon will invoice UCOP Risk Services at the next quarterly interval. Amounts less than \$100 will be waived. The recharge number provided in the application will be used to collect the additional premium from or return premium to the project.

## **CONSTRUCTION TYPE DEFINITIONS**

### **STRUCTURAL RENOVATION:**

Rehabilitation or remodeling work that requires removal, replacement or addition of load bearing structures to an existing building or building system including bracing, underpinning, anchors, seismic retrofit work, historical preservation, load bearing wall relocation or removal, foundation repair, foundation reinforcement, tunneling, culvert, sump or channel structures beneath a building. Structural steel addition, removal or replacement, rehabilitation, load bearing frame repair, addition or removal of floors, structural tie-in to load bearing walls or foundations, creation or movement of basement walls.

### **NON-STRUCTURAL RENOVATION:**

All other rehabilitation or remodeling work, excluding Structural Renovation, including addition or movement of partitioning systems, addition or movement of non-load bearing walls, interior renovations, non-load bearing tenant improvements, cleaning, restoration, plumbing, electrical work, painting, fitting out, cosmetic, appliance and refinishing work to existing buildings.

### **WOOD FRAME CONSTRUCTION—CLASS “D” and TYPE V**

Frame: Wood or steel studs in bearing wall, wood or steel frame, primarily combustible construction.

Floor: Wood or steel floor joists or concrete slab on grade.

Roof: Wood or steel joists with wood or steel deck. Concrete plank.

Walls: Almost any material except bearing or curtain walls of masonry or concrete. Generally combustible construction

This class includes any Uniform Building Code Type V building construction utilizing combustible materials for the frame, walls, floor and/or roof.

### **JOISTED-MASONRY CONSTRUCTION:**

Frame: Masonry or concrete load bearing walls with or without pilasters. Masonry or concrete walls with steel, wood, or concrete frame.

Floor: Wood or concrete plank on steel floor joists, or concrete slab on grade.

Roof: Wood joists with wood deck.

Walls: Brick concrete block, or tile masonry, tilt-up formed.

### **FIRE RESISTIVE:**

#### **CLASS “A”**

Frame: Structural steel columns and beams, fireproofed with masonry, concrete, plaster, or other incombustible material.

Floor: Concrete or concrete on steel deck, fireproofed.

Roof: Formed concrete, precast slabs, concrete, or gypsum on steel deck, fireproofed.

Walls: Non-bearing curtain walls, masonry, concrete, metal, and glass panels, stone.

## **CLASS "B"**

Frame: Reinforced concrete columns and beams. Fire-resistant construction.  
Floor: Concrete or concrete on steel deck, fireproofed.  
Roof: Formed concrete, precast slabs, concrete, or gypsum on steel deck, fireproofed.  
Walls: Non-bearing curtain walls, masonry, concrete, metal, and glass panel, stone.

## **MASONRY--CLASS "C"**

Frame: Masonry or concrete loadbearing walls with or without pilasters. Masonry or concrete walls with steel, wood, or concrete frame.  
Floor: Wood or concrete plank on steel floor joists, or concrete slab on grade.  
Roof: Wood or steel joists with wood or steel deck. Concrete plank.  
Walls: Brick, concrete block, or tile masonry, tilt-up, formed.

## **PROJECTS EXCLUDED AND SUBJECT TO SEPARATE NEGOTIATION AND RATES**

Contact Aon at least 45 days prior to Commencement of Work if the:

(A) Construction Cost exceeds:

- \$150 Million regardless of Construction Type;
- \$5 Million for Wood Frame;
- \$25 Million for Joisted Masonry; and/or
- \$50 Million for Structural Renovations

(B) Project involves:

- Construction occurring outside of the State of California;
- Co-Generation Facility;
- Stadium;
- Bridge;
- Excavations greater than 1,000 feet in length or 40 feet in depth;
- Directional Drilling;
- Gas Turbine;
- Power Plants; and/or,
- Standalone Projects for Water or Sewer Pipelines, Cut and Cover, Open Trench, Utility Relocations, Central Utility Plants, Waste Water, or Water Treatment Facilities. Standalone projects means when the scope of work is not included in the estimated Construction Cost of a building project.

(C) Project requires coverage for:

- Land Movement (e.g. Earthquake);
- Flood;
- Terrorism; and/or
- Delay in Completion.