

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: July 26, 2021; If the Activity or Service is not listed, refer to the Minimum Insurance Requirement tab located on the Risk Management Website

Activity or Service	Insurance Coverage	Limits
Amusement & Game Activities i.e. Bounce House, Bowling, Dunk tanks, Ferris wheels, Inflatables, Mechanical Bulls, Water Craft Activities, i.e. Canoe, Kayak, Boating - Watercraft Liability required A signed Liability Waiver is Required for all activities	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence/ \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Oakland University listed as Additional Insured	
Armored Truck Service	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1mm
	Commercial General Liability	\$1M per occurrence /\$2M aggregate
	Professional Liability	\$2M per occurrence/\$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Oakland University listed as Additional Insured	
Auditing Firms	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Charter Aviation	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Charter Buses, Shuttle Buses, Limousine Rental Services Insurance Requirements do not apply to individuals on Travel Status.	Workers' Compensation & 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
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Activity or Service	Insurance Coverage	Limits
Clinical Research Studies - MD - Pharmacies - DO - Hospitals - DDS - Clinics - OD	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Clinical Affiliation Agreements Affiliation 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 the signed agreement	
Consultants (IT Consulting Services refer to IT Service Requirements)	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Contract Licensed Professional working with Minors	Workers' Compensation & 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
Oakland University listed as Additional Insured		
Custodial Services (Non- University Employees permanent service provider)	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	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
Oakland University listed as Additional Insured		

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Activity or Service	Insurance Coverage	Limits
Drone, UAV, UAS (commercial use on campus)	Drone Liability Insurance	\$1M per occurrence/ \$2M aggregate
Review OU Administrative Policies & Procedures - 676 - USE OF UNMANNED AIRCRAFT SYSTEMS AND DRONES		
Engineers	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Food Service Caterers, Food Trucks, Food Vendors Franchise food providers do not require a certificate.	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Hazardous Materials Management with Disposal (Less than \$100,000) <ul style="list-style-type: none"> • Asbestos • Chemicals • Lead 	Workers' Compensation & 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.	
	Oakland University listed as Additional Insured	
Hazardous Materials Management with Disposal (More than \$100,000) <ul style="list-style-type: none"> • Asbestos • Chemicals • Lead 	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability & 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.	
	Oakland University listed as Additional Insured	

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Activity or Service	Insurance Coverage	Limits
Information Technology Services <ul style="list-style-type: none"> Insurance limits are for ALL levels (low, medium, high) of Information Technology Services 	Cyber Liability	\$1M per occurrence/\$2M aggregate
	Technology Errors & Omissions (Tech E&O) Coverage for failure of a service or software.	\$1M per occurrence/\$2M aggregate
	If the vendor is performing services on campus they will need to provide the following insurance coverage: Commercial General Liability: \$1M per occurrence/\$2M aggregate Auto Liability: \$1M per occurrence Workers' Compensation: Statutory limits/Employers' Liability: \$1M Excess Liability (umbrella): \$2M per occurrence Oakland University listed as additional insured	
Maintenance Agreements <ul style="list-style-type: none"> Copiers Printers Miscellaneous Maintenance Autoclave Maintenance 	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence/ \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Oakland University listed as Additional Insured	
Medical Professionals hired as an "Independent Contractor" Or Temporary Hire <ul style="list-style-type: none"> MD DO DDS OD Psychologist Psychiatrist Family Nurse Practitioner Athletic Trainers 	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Moving/Transit Service	Workers' Compensation & Employers Liability	Statutory Limits & Employers Liability \$1M
	Commercial General Liability	\$1M per occurrence/\$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M
	Inland Marine	Value of goods being transported
	Oakland University listed as Additional Insured	

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Shredding Service	Workers' Compensation & 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
	Oakland University listed as Additional Insured; HIPPA endorsement	
Summer Camp Providers <small>*Sole Proprietor with no employees is exempt from the Workers' Compensation/Employers Liability Requirement</small>	*Workers' Compensation & *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
	Oakland University listed as Additional Insured	
Surveyors	Workers' Compensation & 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
	Oakland University listed as Additional Insured	

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Activity or Service	Insurance Coverage	Limits
Temporary Staffing (Non- University Employees permanent service provider) - Clerical Staff - IT Professionals Temporary Medical Professionals - See Medical Professional requirements	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	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
	Oakland University listed as Additional Insured	
Testing Labs	Workers' Compensation & 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
	Oakland University listed as Additional Insured	
Travel Agents (Domestic) International Travel reservations consult with Risk Management	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence/ \$2M aggregate
	Professional Liability	\$2M per occurrence/\$2M aggregate
	Travel Surety Bond (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
	Oakland University listed as Additional Insured	
Valet Services	Workers' Compensation & 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
	Oakland University listed as Additional Insured	