

OAKLAND UNIVERSITY

ADMINISTRATIVE POLICIES AND PROCEDURES

1050 RISK MANAGEMENT/INSURANCE POLICIES & PROCEDURES

SUBJECT: RISK MANAGEMENT/INSURANCE POLICIES & PROCEDURES

NUMBER: 1050

AUTHORIZING BODY: VICE PRESIDENT FOR LEGAL AFFAIRS AND GENERAL COUNSEL

RESPONSIBLE OFFICE: RISK MANAGEMENT DEPARTMENT

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RATIONALE:

This policy ensures that the identification and mitigation of insurable risks occurs in an efficient, cost-effective manner and that the purchase of insurance is coordinated through the Office of Risk Management. In addition, Oakland University (University) must promptly report to the insurance providers loss events that could give rise to a claim. Failure to meet reporting obligations may result in non-payment of claim expenses.

DEFINITIONS:

- **Certificate of Insurance:** A document issued by an insurance company/broker that verifies the existence of insurance coverage under specific conditions.
- **Deductible:** The amount the insurer will deduct from the loss before paying up to its policy limits.
- **M.U.S.I.C.:** Michigan Universities Self-Insurance Corporation.

- **Personal Identifiable Information (PII):** Any information that can uniquely identify a person, such as their name, address, Social Security number or email address.
- **Third Party Administrator (TPA):** Administrative services provider that performs claims processing and reporting components of a self-funded benefit plan.
- **University Authorized Drivers (UAD):** Recurring UAD is an individual who operates a university vehicle as part of their job on a recurring basis (more than once per week). Non-recurring UAD does not meet the minimum requirements of a Recurring UAD.

POLICY:

The Office of Risk Management is authorized to purchase property, liability and other non-employee fringe benefit insurance for general and specific risks, based on an institutional assessment of the potential for losses and the cost to insure against a loss.

As per Exhibit A: Insurance Allocation/Expense Matrix, the breadth and scope of coverage will depend upon the insurance policies in effect for the current fiscal year.

Individual units are prohibited from using University funds to purchase separate insurance policies. If a specific insurance coverage is required for an activity, unit, or sponsored project, the Office of Risk Management will work with the unit to secure the necessary insurance coverage.

All claims of property loss or bodily injury will be reviewed and handled by the Office of Risk Management. Workman's Compensation claims will be managed by Human Resources Benefits & Compensation office. Litigated Claims will be handled by the Office of Legal Affairs in cooperation with the Office of Risk Management and a Third Party Claims Administrator.

All exceptions to this policy will be referred to OU AP&P #402 Exceptions to Administrative Policies and Procedures.

SCOPE AND APPLICABILITY:

This policy applies to all University faculty, staff, students and volunteers.

PROCEDURES:

1) Foreign Travel

Faculty, staff and students traveling outside of the United States for University purposes are required to register for the international health insurance provided by Oakland University. Refer to the Risk Management website for registration details.

2) Requests for Oakland University Certificates of Insurance

Refer to the Office of Risk Management website for specific insurance certificate request instructions. The Office of Risk Management will prepare certificates within three (3) business days of the request.

3) OU Approved Transportation Services (Charter Buses, Limousine Services, Shuttle Buses)

OU Approved Transportation Service Vendors are listed on the Purchasing Department website.

Departments requesting transportation services from companies that are not on the Preferred Provider Transportation Services list MUST verify the company has the required insurance limits listed in Risk Management Exhibit C and that the company is registered with the Federal Motor Carrier Safety Administration (FMCSA) and they have a "Satisfactory" safety rating; refer to the Risk Management website for instructions.

4) Notary Public (Notaries)

The office of Risk Management will secure Surety Bonds for qualified Oakland University employees requesting to become a Notary Public in the State of Michigan. Refer to the Risk Management website for detailed procedures.

5) Premium, Excess Coverage and Administrative Expense Allocations

Annually (typically in the second quarter of the fiscal year), a portion of the insurance cost and administrative expense is allocated to the auxiliary units that benefit from the University's insurance coverage. See attached Exhibit A for an executive summary.

6) Deductibles

Property: All property claims will be assessed the current property insurance deductible. Auxiliary Units are responsible for 100% of the deductible. Non-auxiliary Units are responsible for a portion of the deductible, see Risk Management Exhibit A.

Auto: All Auto Insurance claims will be assessed the current auto insurance deductible. Auxiliary Units and Non-Auxiliary units are responsible for 100% of the deductible.

7) Insurance Coverage & Limits for Construction Projects and Activities or Services

At the inception of the contract, it is the responsibility of the department initiating the contract to verify insurance coverage meets the requirements detailed in Exhibit B and C, as permitted per Exhibit D, or as approved by Risk Management and file proof of insurance with the contract before the commencement of work.

Departments are encouraged to periodically review insurance limits throughout the life of the contract to confirm such limits haven't changed since the inception of the contract. Modifications from the insurance requirements can be changed or waived only by the Office of Risk Management. Insurance requirement modifications and/or cancellations received after the commencement of work should be directed to the Office of Risk Management.

All RFPs (Request for Proposal) must follow the insurance provision requirements outlined in Exhibit B Construction Projects Insurance Coverage Requirements or Exhibit C Activities or Service Insurance Coverage Requirements. Any deviations must be reviewed by the Office of Risk Management before the advertisement of the RFP.

Insurance Waiver Requests not covered in Exhibit D: Refer to the Office of Risk Management website for instructions.

8) Reporting Claims and Incidents

Non Work-related incidents that could give rise to a claim must be reported to the Office of Risk Management within 24 hours of the occurrence by completing the Risk Management On Campus Accident/Incident eForm. Claims handling procedures and payment methods may vary depending on the size, type and complexity of the loss and will be determined by the Office of Risk Management.

Automobile Claims

Vehicles owned, leased or rented by the University

If a university-owned vehicle is damaged while on campus, a police report must be filed with the Oakland University Police Department (OUPD). If the damage or loss occurs off-campus a report should be made to the local police. The UAD or supervisor must inform the Office of Risk Management of the accident as soon as possible but no later than one (1) business day after receiving notification from the UAD. It is the UAD's responsibility to request a copy of the police report be sent to the Office of Risk Management. Please refer to the Risk Management website for details.

Auto Claims Exceeding the Current Deductible

For any claim involving repairs exceeding the current deductible, three (3) estimates must be obtained and submitted to the Office of Risk Management for approval before proceeding with repairs. The services of an independent claims adjuster may also be required.

Auto repairs less than the current deductible are the responsibility of the department. All repairs are paid for and managed by the department.

UAD Personal Vehicles UAD's driving their own personal vehicles on University business must carry the current lawfully required amount of personal auto insurance. The UAD's personal automobile coverage shall be the primary insurance coverage for claims that occur on University business. The University will not provide automobile physical damage insurance coverage (comprehensive and/or collision) for privately owned/leased/rented vehicles (See OU AP&P #1200 Travel.)

UAD and University Vehicles UAD's operating University vehicles or equipment are covered for damages to property of others and/or bodily injury claims within the Michigan No-Fault Act. Risk Management shall report all such related claims to the University's Third-Party Administrator for handling.

IT Incident

Lost, Stolen or Missing Computer, Smartphone or other Media Storage Device

Any theft of or tampering with hardware, software or stored data including laptops, desktops, mobile devices, electronic storage devices or servers, must be reported immediately to the Chief Information Officer (CIO) and the Office of Risk Management. (Refer to OU AP&P #860 Data Management and Information Security for instructions).

Potentially Compromised Computer, Tablet, Smartphone or other Media Storage Device

Incidents involving loss of PII, whether stored electronically or in a hard copy format, must be reported immediately to the (CIO) and the Office of Risk Management. (See also OU AP&P #860 Data Management and Information Security for detailed instructions.)

Property Claims

University property that has been damaged or stolen must be reported to the OUPD and the Office of Risk Management as soon as possible. It is of the utmost importance to preserve any damaged items for evaluation. Pictures should be taken of the damage. No repairs should take place without prior Risk Management

approval. (Refer to Risk Management's website for detailed instructions. See also OU AP&P #360 Property Management).

Third Party Claims

Potential claims involving third parties should be directed to the Office of Risk Management. If a lawsuit has been filed, the Office of Legal Affairs should be contacted directly.

RELATED POLICIES AND FORMS:

- OU AP&P #360 Property Management
- OU AP&P #402 Exceptions to Administrative Policies and Procedures
- OU AP&P #610 Driving Practices and Standards
- OU AP&P #860 Information Security
- OU AP&P #1200 Travel
- Exhibit A - Insurance Allocation/Expense Matrix
- Exhibit B - Construction Projects Insurance Coverage Requirements
- Exhibit C - Activities or Services Insurance Coverage Requirements
- Exhibit D - Risk Management Approved Activities/Events Insurance Requirement Waived

APPENDIX:

Exhibit A - Insurance Allocation/Expense Matrix

					Percent of Deductible Apportioned to Claim – Non-Auxiliary Unit	Percent of Deductible Apportioned to Claim – Auxiliary
1	Administrative Expense: Michigan Universities Self-Insurance Corporation (M.U.S.I.C.) Program - Covers costs associated with annual M.U.S.I.C. service providers' fees.	Square Footage	MBH Golf Course University Housing Oakland Center Non-Auxiliary Unit	N/A	N/A	N/A
2	Auto Liability: Covers legal defense and damages (including bodily injury and property damage) as a result of an accident in a university owned/leased vehicle. Does not cover employee personal vehicles. (Note) Michigan Assigned Claims Administrative Cost is included in the allocated premium.	Per Vehicle Exposure	(Varies) Per number of vehicles owned/leased by individual departments	No	N/A	N/A
3	Auto Physical Damage (aka comprehensive and collision coverage): Property damage to /theft of university owned/leased vehicles. Does not cover employee personal vehicles.	Per Vehicle Exposure	(Varies) Per number of vehicles owned/leased by individual departments	Yes	100%	100%
4	Cyber: Covers events of data loss and computer fraud, including liability for data breach associated with technology services or products, theft, loss or unauthorized disclosures of Personal Identifiable Information.	Not Allocated	N/A	Yes	100% & for Negligent claims: 100% of deductible plus \$10,000 Penalty Assessment	100% & for Negligent claims: 100% of deductible plus \$10,000 Penalty Assessment
5	Educators Legal Liability: Covers Legal defense and damages related to claims involving breach of contract, discrimination, whistleblower, etc.	Salary Exposure	MBH Golf Course University Housing Oakland Center Non-	No	N/A	N/A

			Auxiliary Unit			
6	Fidelity & Crime: Covers the University for crimes related to: employee dishonesty, forgery or alteration, computer fraud, fund transfer, credit card, money and securities, money orders and counterfeit money	Square Footage	MBH Golf Course University Housing Oakland Center Non- Auxiliary Unit	Yes	10% of current deductible	100%
7	Fine Arts: Covers theft of/damage to paintings, etchings, pictures, tapestries and other bona fide works of art.	Total Insurable Values	MBH Non- Auxiliary Unit	Yes	10% of current deductible	100%
8	Foreign Liability: Covers costs the University may be legally obligated to pay for third party claims that result in personal injury and/or property damage while abroad.	Not Allocated	N/A	Yes	10% of current deductible	100%
9	Foreign (Study Abroad) Travel: Covers students and accompanying faculty, staff, guests and volunteers who are part of an education abroad experience or conducting approved international travel for the expenses related to medical evacuation, repatriation, political and/or natural disaster evacuation.	Not Allocated	N/A	No	N/A	N/A
10	General Liability (including miscellaneous healthcare professional and law enforcement): Covers legal defense and damages related to personal injury and/or property damage claims.	Square Footage	MBH Golf Course University Housing Oakland Center Non- Auxiliary Unit	No	N/A	N/A
11	Medical Malpractice: Coverage for legal defense and damages related to alleged erroneous acts of physicians, medical students, and miscellaneous medical professional students.	Medical Professional Exposure	School of Medicine Non- Auxiliary Unit	No	N/A	N/A

12	Multi-Media Liability: Covers legal defense and related damages (personal injury) related to publications, newsletters, advertising, broadcasting, internet sites, etc. which the University operates.	Not Allocated	N/A	Yes	10% of current deductible	100%
13	Non-Owned Aviation: Covers amounts the University may be legally obligated to pay for bodily injury/and or property damage resulting from the use of non-owned aircraft.	Not Allocated	N/A	No	N/A	N/A
14	Premises Pollution Liability: Covers legal defense and clean-up costs associated with a pollution condition attributed to the University.	Not Allocated	N/A	Yes	10% of current deductible	100%
15	Property: Theft of/damage to university owned property, property in transit or property loaned to university.	Total Insurable Values	MBH Golf Course University Housing Oakland Center Non-Auxiliary Unit	Yes	10% of current deductible	100%

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

Project Cost	Minimum Coverage Required*	Minimum Limits
<\$5M	Workers' Compensation with Employer Liability	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$5M
	Professional Liability	\$1M per claim & \$2M aggregate
	Oakland University listed as additional insured on CGL and Auto	Oakland University listed as additional insured on CGL and Auto
> \$5M - \$25M	Workers' Compensation with Employer Liability	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$5M
	Professional Liability	\$5M per claim & \$10M aggregate
	Oakland University listed as additional insured on CGL and Auto	Oakland University listed as additional insured on CGL and Auto
> \$25M - \$50M	Workers' Compensation with Employer Liability	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$10M
	Professional Liability	\$10M per claim & \$20M aggregate
	Oakland University listed as additional insured on CGL and Auto	Oakland University listed as additional insured on CGL and Auto
> \$50M	Workers' Compensation with Employer Liability	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$15M
	Professional Liability	\$10M per occurrence \$20M aggregate

	Oakland University listed as additional insured on CGL and Auto	Oakland University listed as additional insured on CGL and Auto
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General Contractors/Construction Managers

Contractors are required to purchase Builders' Risk Insurance for specified projects

Project Cost	Minimum Coverage Required*	Minimum Limits
< \$5M	Workers' Compensation with Employer Liability and Alternate Employers Endorsement	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$2M
	Oakland University listed as Additional Insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage	Oakland University listed as Additional Insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage
Coverage that may be required	Contractors' Pollution Liability	\$5M per claim
	Professional Liability	\$2M per claim & \$4M aggregate
	Builders' "All Risk" Policy for building additions	Consult Risk Management for limits
> \$5M - \$25M	Workers' Compensation with Employer Liability and Alternate Employers Endorsement	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$5M
	Oakland University listed as additional insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage	Oakland University listed as additional insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage
Coverage that may be required	Contractors' Pollution Liability	\$10M per claim
	Professional Liability	\$5M per claim & \$5M aggregate
	Builders' "All Risk" Policy	Consult Risk Management for limits
> \$25M - \$50M	Workers' Compensation with Employer Liability	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$10M per claim
	Oakland University Listed as additional insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland	Oakland University Listed as additional insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland

	University as an Additional Insured including completed operations coverage	University as an Additional Insured including completed operations coverage
Coverage that may be required	Contractors' Pollution Liability	\$10M per claim & \$20M aggregate
	Professional Liability	\$10M per claim & \$20M aggregate
	Builders' "All Risk" Policy New construction: Value of the new construction/building Renovations to existing buildings that include adding square footage: Value of the project cost plus an additional \$10M for the value of the existing building	Consult Risk Management for limits
> \$50M	Workers' Compensation with Employer Liability	Work Comp Statutory Limits/Employers' Liability \$1M
	Commercial General Liability*	\$1M per occurrence & \$2M aggregate
	Business Auto Liability*	\$1M
	Excess Liability (umbrella)	\$15M per claim
	Oakland University Listed as additional insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage	Oakland University Listed as additional insured on CGL and Auto Liability Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage
Coverage that may be required	Contractors' Pollution Liability	\$10M per claim & \$20M aggregate
	Professional Liability	Consult Risk Management for limits
	Builders' "All Risk" Policy New construction: Value of the new construction/building Renovations to existing buildings that include additional square footage: Value of the project cost plus an additional \$10M for the value of the existing building	Consult Risk Management for limits

***Required: Oakland University listed as Additional Insured.
Low-Medium Risk Projects < \$5M**

Contractors/Sub-Contractors Minimum Coverage Required	Limits
Workers' Compensation with Employer Liability	Work Comp Statutory Limits/Employers' Liability \$1M
Commercial General Liability (including Completed Operations Coverage)	\$1M per occurrence & \$2M aggregate
Business Auto Liability	\$1M
Excess Liability (umbrella)	\$1M
Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
Project - if not listed consult Risk Management	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*)	Roofing - Minor
Fencing	Signs - no welding
Flooring Installation	Street Repair - Minor
Furniture Repair	Structural Repair - Minor
Glass Installation	*Cranes require High Risk Limits
Low-Medium-High Risk Projects - Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage	

High Risk Projects < \$5M

Contractors/Sub-Contractors Minimum Coverage Required	Limits
Workers' Compensation with Employer Liability	Work Comp Statutory Limits/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:	Coverage that may be required:
*Contractors' Pollution Liability	\$5M per claim
Professional Liability	\$2M per claim/\$2M aggregate
**Aviation Liability	\$10M
Builders' Risk	Consult with Risk Management
Project - if not listed consult Risk Management	Project - if not listed consult Risk Management
Asbestos & Lead Abatement*	HazMat Abatement/Disposal*
Bleachers & Seating	Helicopter w/ Operator**
Boilers/Steam Generators	Interior/Exterior Remodeling High-risk
Boring or Tunneling	Kitchen/Lab Work Near High valued Equipment
Building Renovation Major	Power Lines & Poles
Crane Rental w/ Operator Demolition	Roofing - Major
Electrical High-voltage	Underground Work
Elevator Repair	Welding/Torch Cutting

Heavy Construction Equipment Rental	
Low-Medium-High Risk Projects - Sub-contractors endorsements must name Oakland University as an Additional Insured including completed operations coverage	

Exhibit C - Activities or Services Insurance Coverage Requirements

Michigan Universities Self Insured Corporation (M.U.S.I.C.) Updated: September 2023 recommendations from M.U.S.I.C.

An insurance carrier rating of A- or better is recommended, per AM Best.

If the Activity or Service is not listed, refer to the [Minimum Insurance Requirement](#) tab located on the [Risk Management](#) website.

NOTE: RISK MANAGEMENT RESERVES THE RIGHT TO INCREASE AND/OR DECREASE INSURANCE COVERAGE/LIMITS BASED ON THE SCOPE OF WORK.

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)	\$5M per occurrence
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
Armored Truck Service	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence / \$2M aggregate
	Errors & Omissions (Crime)	\$2M per occurrence / \$2M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Oakland University listed as Additional Insured	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)	\$1M per occurrence
	Oakland University listed as Additional Insured except on Professional Liability	Oakland University listed as Additional Insured except on Professional Liability
Banking Services	Workers' Compensation & 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	\$2M per occurrence / \$6M aggregate
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$1M
	Crime/Employee Dishonesty Liability	\$5M per occ/\$5M aggregate

	Bankers Bond should also be provided (Crime/Employee dishonesty may included the Bankers Bond)	Bankers Bond should also be provided (Crime/Employee dishonesty may included the Bankers Bond)
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
Charter Aviation *With respect to the Aircraft Liability the rule of thumb is a minimum of \$5-7M per seat	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence / \$2M aggregate
	Aviation Liability*	\$5M per occurrence
	Auto Liability "All owned vehicles"	\$1M
	Excess Liability (umbrella)	\$5M per occurrence
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured

<p>Charter Buses, Shuttle Buses, Limousine Rental Services, One-Day Bus Trips</p> <p>Departments requesting Charter Bus Companies, Buses, Limos and Shuttles that are not on the OU Approved Vendor list, MUST:</p> <ul style="list-style-type: none"> • Verify the company is registered with (FMCSA) Federal Motor Carrier Safety Administration (United States Department of Transportation) and meets their minimum insurance requirement of \$5M for 16 or more passengers. • Has a safety rating of "Satisfactory" by FMCSA. • A minimum of \$5,000,000 in Auto Liability insurance. A valid Certificate of Insurance is required – NO EXCEPTIONS. • Oakland University listed as additional insured. <p>Insurance Requirements do not apply to individuals on Travel Status.</p>	<p>Workers' Compensation & Employers' Liability</p>	<p>Statutory Limits/Employers' Liability \$1M*</p> <p>*Many drivers are contract drivers, not employees. Important to see who is covering them for Workers' Compensation</p>
	<p>Commercial General Liability</p>	<p>\$1M per occurrence / \$2M aggregate</p>
	<p>Auto Liability "All owned vehicles"</p>	<p>\$5M</p>
	<p>Excess Liability (umbrella)</p>	<p>\$5M per occurrence or more depending on the number of travelers</p>
	<p>Oakland University listed as Additional Insured</p>	<p>Oakland University listed as Additional Insured</p>
<p>Clinical Research Studies</p> <ul style="list-style-type: none"> • MD • DO • DDS • OD • Pharmacies • Hospitals • Clinics 	<p>Workers' Compensation & Employers' Liability</p>	<p>Statutory Limits/Employers' Liability \$1M</p>
	<p>Commercial General Liability</p>	<p>\$1M per occurrence / \$2M aggregate</p>
	<p>Auto Liability</p>	<p>\$1M</p>
	<p>Medical Professional Liability</p>	<p>\$1M per occurrence / \$3M aggregate</p>
	<p>Excess Liability (umbrella)</p>	<p>\$1M per occurrence</p>
	<p>Oakland University listed as Additional Insured</p>	<p>Oakland University listed as Additional Insured</p>
<p>Clinical Affiliation Agreements</p> <p>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.</p>	<p>Coverage Varies and is indicated in the signed agreement.</p>	<p>Coverage Varies and is indicated in the signed agreement.</p>
<p>Consultants</p>	<p>Workers' Compensation & Employers' Liability</p>	<p>Statutory Limits & Employers' Liability \$1M</p>

(IT consulting services refer to IT Service Requirements)	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	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	Oakland University listed as Additional Insured
Custodial Services (Non-University Employees permanent service provider)	Workers' Compensation & Employers' Liability including alternate employer endorsement	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability w/Sexual Molestation Coverage	\$1M per occurrence / \$2M aggregate
	Auto Liability	\$1M
	Crime (stealing of 3rd party property (students))	\$250,000 limit
	Excess Liability (umbrella)	\$5M per occurrence
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
Drone, UAV, UAS	Workers' Compensation & Employers' Liability (if operating drone on campus)	Statutory Limits & Employers' Liability \$1M

(Commercial use on campus) Review OU Administrative Policies & Procedures - 676 - USE OF UNMANNED AIRCRAFT SYSTEMS AND DRONES Requirements updated: 09/2023	Commercial General Liability (if operating drone on campus)	\$1M per occurrence / \$2M aggregate
	Auto Liability (All owned vehicles) (if operating drone on campus)	\$1M
	Aviation (Drone Liability) Insurance	\$1M per occurrence - minimum
	Excess Liability (umbrella)	\$1M per occurrence
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
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	Oakland University listed as Additional Insured
Food Service Caterers, Food Trucks, Food Vendors Franchise food providers do not require a certificate. *Sole proprietor – see Self-Employed/Sole Proprietorship requirements Sole proprietors only require a workers' compensation policy when they have 1 full time or three (3) part-time employees. The owner of a sole proprietor is not considered an employee of the business. State of Michigan Employer Insurance Requirements	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 for receipts less than \$1,000 \$5M per occurrence for receipts more than \$1,000
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
Hazardous Materials Management with Disposal (Less than \$100,000) <ul style="list-style-type: none"> • Asbestos • Chemicals 	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability with Pollution & Legal Liability	\$2M per occurrence / \$5M aggregate

<ul style="list-style-type: none"> Lead 	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Environmental & Auto pollution endorsement for transporting & pick-up/delivery and non-owned disposal sites.	Environmental & Auto pollution endorsement for transporting & pick-up/delivery and non-owned disposal sites.
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
<p>Hazardous Materials Management with Disposal (More than \$100,000)</p> <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.	Environmental & Auto pollution endorsement for transporting & pick-up/delivery and non-owned disposal sites.
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
<p>iCloud Services</p> <p>*ALL Information Technology Projects require review by University Technology Services (UTS) prior to implementation. Refer to OU Administrative Policy #870 Software Regulations</p> <p>Risk Management reserves the right to increase and/or decrease insurance coverage and/or limits based on the scope of work</p> <p>Updated: Dec. 2023</p>	*Errors & Omissions (Tech E&O)	\$1M per occurrence/\$2M aggregate
	*Cyber Liability (Will not accept waiver of subrogation on cyber coverage)	\$2M per occurrence
	Excess Liability (umbrella)	\$2M
	If the vendor is performing services on campus, they will be required to provide the following insurance coverage:	If the vendor is performing services on campus, they will be required to provide the following insurance coverage:
	Workers' Compensation & Employers' Liability	\$1M occurrence/\$2M aggregate
	Commercial General Liability	\$1M occurrence/\$2M aggregate
	Auto Liability	\$1M

	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
<p>Information Technology Services</p> <p>*ALL Information Technology Projects require review by University Technology Services (UTS) prior to implementation. Refer to OU Administrative Policy #870 Software Regulations</p> <p>Risk Management reserves the right to increase and/or decrease insurance coverage and/or limits based on the scope of work</p> <p>Updated: Dec. 2023</p>	*Errors & Omissions (Tech E&O)	\$1M per occurrence/\$2M aggregate
	*Cyber Liability	\$2M per occurrence
	Excess Liability (umbrella)	\$2M
	If the vendor is performing services on campus, they will be required to provide the following insurance coverage:	If the vendor is performing services on campus, they will be required to provide the following insurance coverage:
	Workers' Compensation & Employers' Liability	\$1M occurrence/\$2M aggregate
	Commercial General Liability	\$1M occurrence/\$2M aggregate
	Auto Liability	\$1M
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
Investment Advisory Services	Workers' Compensation & Employers' Liability	Statutory Limits & Employers' Liability \$1M
	Commercial General Liability	\$1M per occurrence / \$2M aggregate
	Professional Liability	\$5M per occurrence / \$5M aggregate
	Fiduciary Liability	\$10M
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$1M
<p>Maintenance Agreements</p> <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	Oakland University listed as Additional Insured
<p>Medical Professionals hired as an "Independent Contractor" Or Temporary Hire</p> <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 [If the Medical Professional Liability policy does not exclude Sexual Abuse and Molestation, a separate Sexual Abuse and Molestation Policy is not required]
	Sexual Abuse & Molestation	\$1M per occurrence / \$2M aggregate [see note under Medical Professional Liability]
	Auto Liability	\$1M
	Excess Liability (umbrella)	\$2M per occurrence
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
<p>Moving/Transit Service</p>	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
	Inland Marine	Value of goods being transported
	Oakland University listed as Additional Insured	Oakland University listed as Additional Insured
<p>Self-Employed/Sole-Proprietorship Including LLC's</p>	<p>Corporations, limited liability companies (LLC) and partnerships must either have a workers' compensation policy or a Notice of Exclusion Form, WC-337, on file with this Michigan Compliance & Employee Records Division. The owner(s) are considered an employee(s) of the business.</p>	<p>Corporations, limited liability companies (LLC) and partnerships must either have a workers' compensation policy or a Notice of Exclusion Form, WC-337, on file with this Michigan Compliance & Employee Records Division. The owner(s) are considered an employee(s) of the business.</p>

	Sole proprietors only require a workers' compensation policy when they have 1 full time or 3 part-time employees. The owner of a sole proprietor is not considered an employee of the business.	Sole proprietors only require a workers' compensation policy when they have 1 full time or 3 part-time employees. The owner of a sole proprietor is not considered an employee of the business.
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	Oakland University listed as Additional Insured; HIPPA endorsement
Summer Camp Providers Sole proprietor/LLC – see Self-Employed/Sole Proprietorship requirements *Sole proprietors only require a workers' compensation policy when they have 1 full time or 3 part-time employees. The owner of a sole proprietor is not considered an employee of the business. State of Michigan Employer Insurance Requirements	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	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	Oakland University listed as Additional Insured
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
	Excess Liability (umbrella)	\$5M per occurrence
	Oakland University listed as Additional Insured	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	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.)	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	Oakland University listed as Additional Insured
Valet Service	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	Oakland University listed as Additional Insured

Exhibit D - Risk Management Approved Activities/Events Insurance Requirement Waived

Updated: September 2023

- Independent Musicians, Composers, Performers, Choreographers, Comedians and
- other Guest Performers with little if any equipment, Keynote Speakers, Work Shop
- Facilitators. NOTE: Large-scale events (200 or more) may require insurance review.
- Biological Sciences RNA Sampling (sampling cannot contain any radioactive elements such as uranium, thorium and potassium)
- Caricature Artists, Henna Tattoo artists
- Classroom Guest Speakers, Lecturers, Panelist
- Clowns
- Consultants who provide guidance only (i.e. no technical or professional licensure required)
- Desktop software (purchase must be supported by UTS)
- Disc Jockey's (DJ's)
- Event Coordinators
- Florists
- Independent Editors, Freelancers
- Interior Decorators
- Photographers, Videographers
- Purchases made for resale (i.e. Golf and Learning Center merchandise)
- Purchase of equipment from a manufacturer representative

Insurance waivers are not a release of liability, and the service provider may still be responsible for losses, including claims and lawsuits arising out of or caused by the goods or services that are provided to the University.