



ADDENDUM NO. 2

Issued April 21, 2015

PREQUALIFICATION APPLICATION NO. UCH4-61066692

OUTPATIENT PAVILION INTERIOR FIT-OUT 8TH FLOOR EAST

PROJECT NUMBER: 11-042

All Prospective Prequalification Applicants:

Applicant Questions

1. Do you have any information available on the UConn Health Owner Controlled Insurance Program that we can review?

UConn Health Answer: Please see attached Insurance Overview document

This Addendum is 1 page.

End of Addendum

INSURANCE OVERVIEW

UConn Health has elected to implement an Owner Controlled Insurance Program (OCIP) that will provide Workers' Compensation, Employers' Liability, General Liability and Excess Liability for all eligible **enrolled** contractors and subcontractors of every tier and Contractors' Pollution Liability and Builders' Risk for subcontractors of every tier providing direct labor on the designated project. **UConn Health** will pay all premiums associated with the OCIP policies including deductibles or self-insured retention.

PARTICIPATION IN THE OCIP IS MANDATORY BUT NOT AUTOMATIC.

UConn Health Center has decided on an Add-Alternate Insurance Cost Identification Program and requires that all insurance costs for coverages provided under the OCIP be excluded but identified in all bids.

Upon Contract award, eligible Contractors of all tiers will be required to submit enrollment forms to the OCIP Administrator. After receipt of the required forms, the OCIP Administrator will issue a certificate of insurance to the Enrollee. The Certificate issued by the OCIP Administrator will provide evidence of OCIP coverage for the Enrollee's on-site operations. An individual Workers' Compensation policy will automatically be issued to each Enrollee, and a copy of the General Liability and Excess Liability policies are available from the OCIP Administrator upon request.

Contractors are required to provide evidence of Workers' Compensation, General Liability and Excess Liability insurance for off-site operations. ***Contractors must also provide evidence of coverage for their Owned, Non-Owned and Hired Automobiles (Automobile Liability) as the OCIP does not provide this coverage.***

It is the obligation of Enrollees to notify their own insurance agents, brokers and companies of their OCIP participation to avoid duplication of coverage. Enrollees should request that any payroll expended for the Project be excluded from future audits of policies they carry outside of the OCIP. Additionally, Enrollees should ask their insurance agent or broker to review the coverage provided by the OCIP. Policy forms are available for review upon written request to the OCIP Administrator.

Certain work is excluded from the OCIP. Entities performing such are responsible for procuring and maintaining their own insurance (as set forth in Section 'E' of this section) and must provide the necessary documentation. The following are types of typically excluded work (*note that UConn Health Center reserves the right to determine if a type of work should be added or removed from the list*):

- Demolition (where demolition is the only scope of work) and abatement contractors;
- Vendors, suppliers (that do not perform or subcontract installation), material dealers, haulers/truckers or others only making deliveries or providing pick-up service at the site;

Professional service providers such as architects, engineers, surveyors or other consultants or professionals;

- Guard services and janitorial services.

While the OCIP is intended to provide broad coverages and high limits, the OCIP is not intended to meet all the insurance needs of a Contractor/Subcontractor. ***The OCIP does not provide coverage for Automobile Liability, Equipment Floaters or Performance Bonds.*** We recommend that each Contractor/Subcontractor discuss the OCIP with their insurance agent or consultant to ensure that other proper coverages are maintained.

INSURANCE COVERAGE

This section provides a brief outline of the OCIP Coverages and Limits.

The term ‘Contractor(s)’ refers to all eligible contractors including the General Contractor, Trade Contractors and Subcontractors of all tiers.

The OCIP is for the benefit of **UConn Health**, and contractors of all tiers (unless specifically excluded) who have on-site employees. Such coverage applies only to work performed under this contract at the Project Site, as defined above. All contractors must provide their own insurance for off-site activities (see item ‘E’ below).

The OCIP policies are available for review by the contractor upon request to Willis as the administrator of the **UConn Health OCIP**. The terms of such policies or programs, as such policies or programs may be from time to time amended, are incorporated herein by reference. The Contractor hereby agrees to be bound by the terms of coverage as contained in such insurance policies.

Through the OCIP, UConn Health will provide and maintain in force the types of insurance listed in subparagraphs (1) through (3) below for all eligible and ENROLLED contractors and all tiers of subcontractors.

A. DESCRIPTION OF OCIP COVERAGE

The following sections OUTLINE the policies that **UConn Health** has arranged for this project. Contractors should refer to the policy for actual terms, conditions, exclusions, and limitations. All insurance policies provided by the Owner are primary and non-contributory.

1. Workers’ Compensation and Employer’s Liability

It is provided in accordance with applicable state law. Each enrolled Contractor of any tier will be issued a separate Workers’ Compensation and Employer’s Liability policy.

		<u>Policy Limit</u>
Part One	Workers’ Compensation	Statutory Limit
Part Two	Employer’s Liability	
	Bodily Injury By Accident, Each Accident	\$1,000,000
	Bodily Injury By Disease, Each Accident	\$1,000,000
	Bodily Injury By Disease, Policy Limit	\$1,000,000

2. Commercial General Liability

A single General Liability policy will be issued for all Enrolled Contractors with all Enrolled Contractors Named as Insureds, a copy can be obtained from the OCIP Program Manager.

- Seven Years Products & Completed Operations
- Other Extensions of Coverage and Policy Exclusions/Restriction
- Occurrence Basis;
- Personal Injury;
- Products – Completed Operations Aggregate Limit;
- Designated Project – General Aggregate Limit

Limits of Liability

Annual General Aggregate	\$4,000,000
Project Products/Completed Operations Aggregate	\$4,000,000
Personal/Advertising Injury – Each Occurrence	\$2,000,000
Each Occurrence Limit	\$2,000,000
Medical Expense Limit (any one person)	\$10,000
Fire Damage Legal Liability (any one fire)	\$300,000

3. Excess Liability

Excess Liability coverage will be provided under a master liability policy for all insureds. Certificates of insurance will be provided to the contractor reflecting the Limits of Liability, Coverage's, and Terms as follows:

- Limits of Liability:
 - \$100,000,000 Any one occurrence and general aggregate; and
 - \$100,000,000 Aggregate Products and Completed Operations.
- Coverage's and Terms:
 - Excess of General Liability
 - Excess of Employer's Liability
 - Completed Operations (Seven Year Term)

4. Builder's Risk Insurance - (This program is separate from the OCIP)

This insurance will include **UConn Health**, the General Contractor and all Contractors of every tier as Named Insureds. Certificates of Insurance will be provided as requested to the contractor and all tiers of subcontractors reflecting limits of equivalent to the replacement cost valuation.

Materials, supplies, and equipment destined to become a permanent part of the completed structure while on or about the Project site or at other locations approved by Owner's Risk Manager and or project management in writing will be covered.

Contractors' tools, equipment, vehicles, mobile equipment and other materials not to become a permanent part of the completed structure are excluded from coverage.

The Contractors agree to indemnify, defend, and hold **UConn Health** and its officers, agents, and employees harmless from any such loss, theft, or disappearance of tools or equipment that are **not to become a permanent part of the completed structure**. The Contractors waive all rights of recovery and shall cause their carriers to waive subrogation rights.

5. Pollution Liability - (This program is separate from the OCIP)

This insurance will include **UConn Health**, the General Contractor and Contractors of every tier as Named Insureds. Certificates of Insurance will be provided as requested to the contractor and all tiers of contractors reflecting limits of **\$5,000,000** for each loss and **\$5,000,000** aggregate. Completed operations term is seven years.