

**CONSTRUCTION CLASSIFICATIONS**  
(2022/23 rates are effective for all BRIP enrollments beginning July 1, 2022)

\*REFER/APPLY - Submit a Supplemental Builders Risk Application to Alliant.

The Supplemental Enrollment form can be downloaded from the enrollment form in the MetaBIM Construction Insurance database.

**2022/23  
General**      **2022/23  
Housing**

Construction Classification		Construction Classification Description	Rate	Rate
WOOD FRAME - New construction / Reno-Non Seismic	Up to \$9,999,999 <i>*Rate will increase 7/1/2023</i>	Buildings where the walls are constructed of wood or other combustible materials, including when combustible materials are combined with other materials such as brick veneer, stone veneer, wood ironclad or stucco on wood. This includes projects of FRAME construction on top of concrete podiums or parking garages.	.45000 *	.45000 *
	\$10M and greater		REFER/APPLY*	REFER/APPLY*
WOOD FRAME Seismic Renovation	Up to \$9,999,999 <i>*Rate will increase 7/1/2023</i>		36309 *	36309 *
	\$10M and greater		REFER/APPLY*	REFER/APPLY*
JOISTED MASONRY	Up to \$24,999,999	Buildings where the walls are constructed of masonry materials such as clay, adobe, brick, gypsum block, cinder block, hollow concrete block, stone, tile, glass block or other similar material and where the floors and/or roof are combustible.	0.16758	0.18434
	\$25,000,000 and greater		REFER/APPLY*	REFER/APPLY*
HYBRID	All	Buildings where the walls, floors, and/or roof are constructed using FRAME construction with any combination of NON-COMBUSTIBLE, MASONRY NON-COMBUSTIBLE, or FIRE RESISTIVE construction. Hybrid Construction does not include FRAME construction on top of concrete podiums or parking garages.	REFER/APPLY*	REFER/APPLY*
NON-COMBUSTIBLE		Buildings where the walls, floors, and roof are constructed of and supported by metal, concrete, asbestos, gypsum or other non-combustible material.	0.05623	0.06185
MASONRY NON-COMBUSTIBLE		Buildings where the walls are constructed of masonry materials of the type described in JOISTED MASONRY above, but with a floor and roof constructed of metal or other non-combustible materials.	0.05623	0.06185
	Seismic		REFER/APPLY*	REFER/APPLY*
CONCRETE TILT-UP (Non-Combustible Roof)		Concrete elements (walls, columns, structural supports, etc.) are formed horizontally on a concrete slab; this normally requires the building floor as a building form but may be a temporary concrete casting surface near the building footprint. After the concrete has cured, the elements are "tilted" to the vertical position with a crane and braced into position until the remaining building structural components (roofs, intermediate floors and walls) are secured.	0.07332	0.08065
CONCRETE TILT-UP (Wood Roof)			0.16758	0.18434
FIRE RESISTIVE		Buildings where the walls, floors, doors, and roof are constructed of fire resistive materials having a fire resistance rating of not less than two hours.	0.05623	0.06185
SITE WORK		Any project, or major portion of a larger project, that involves, but is not limited to: "flat" work, tracks, parking lots, sidewalks, curb & gutter, at grade or underground utilities. Light poles, or similar type structures, are included in this rate if not the predominate part of the project.	0.03876	0.03876
References to walls mean the structural frame and support walls. References to floors mean the floors and supports. References to roofs mean the roof deck and supports.				
<b>FLOOD - Hazard Group 3</b>				
FLOOD - Hazard Group 3		posted and applicable to all projects	0.01050	0.01050
<b>RENOVATIONS</b>				
STRUCTURAL RENOVATIONS - Seismic		Any project involving any structural alterations, including but not limited to: a) the moving or removal of load-bearing walls or supports; b) the installation of new stairwells or elevator shafts within a building; c) the construction of additional stories on top of an existing structure; d) foundation work / underpinning; e) the restoration of buildings or structures damaged by fire, windstorm, collapse, or other work of a similar nature.	REFER/APPLY*	REFER/APPLY*
STRUCTURAL RENOVATION - Non-Seismic		Same as above only non-seismic	150% of Applicable Rate	
NON-STRUCTURAL RENOVATIONS		Generally interior finish work, including the upgrade of building systems, and not involving any of the work described in STRUCTURAL RENOVATIONS above.	100% of Applicable Rate	
<b>ALL OTHER CONSTRUCTION</b> (not posted on MetaBIM where indicated)				
ALL OTHER TYPES OF CONSTRUCTION, EXCEPT:		not posted	REFER/APPLY*	REFER/APPLY*
LOSS OF RENTS		posted	0.45560	0.45560
100 YEAR FLOOD LOCATION-ADD TO ABOVE		not posted - CSU has no campuses located in this flood zone.	0.05250	0.05250

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**RATE AND DEDUCTIBLE SCHEDULE ENDORSEMENT**

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period <b>07/01/2022 to 07/01/2023</b>	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING: CONSTRUCTION RISK COVERAGE FORM**

The premium for insured property will be determined in accordance with the terms and conditions of the Per Project Start Reporting Endorsement, using the following rates for projects starting from 07/01/2022 to 07/01/2023.

STANDARD COVERAGE							
Rates are applied per \$100 of COMPLETED VALUE.							
CATEGORY	CLASSIFICATION		2021-2022 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2022-2023 Renewal revised 6-29	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
Four Wall Buildings excluding Hotels, Apartments and Condominiums Included dormitories - New Construction	PPC 1-7	FIRE RESISTIVE	0.05355	0.05623	5%	\$10,000 except: \$25,000 for CV greater than \$10,000,000 and \$50,000 greater than \$50,000,000	\$100,000,000
		MASONRY NON-COMBUSTIBLE	0.05355	0.05623	5%		\$100,000,000
		NON-COMBUSTIBLE	0.05355	0.05623	5%		\$100,000,000
		TILT-UP CONSTRUCTION - NON-COMBUSTIBLE Roof	0.06983	0.07332	5%		\$100,000,000
		TILT-UP CONSTRUCTION - Wood Roof	0.1596	0.16758	5%		\$25,000,000
		JOISTED MASONRY	0.1596	0.16758	5%		\$10,000,000
		HYBRID CONSTRUCTION	0.21945	REFER/APPLY	All Hybrid now REFER/APPLY		\$10,000,000
		FRAME	0.29326	0.45000	53%		\$10,000,000
	PPC 8-10		REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY
Four Wall Buildings -Student Housing or Dormitories - New Construction	PPC 1-7	FIRE RESISTIVE		0.06185		\$10,000 except: \$25,000 for CV greater than \$10,000,000 and \$50,000 greater than \$50,000,000	\$100,000,000
		MASONRY NON-COMBUSTIBLE		0.06185			\$100,000,000
		NON-COMBUSTIBLE		0.06185			\$100,000,000
		TILT-UP CONSTRUCTION - NON-COMBUSTIBLE Roof		0.08065	10% increase for all Student Housing classification types		\$100,000,000
		TILT-UP CONSTRUCTION - Wood Roof		0.18434			\$25,000,000
		JOISTED MASONRY		0.18434			\$25,000,000
		HYBRID CONSTRUCTION		REFER/APPLY			\$10,000,000
		FRAME		0.45000			\$10,000,000
	PPC 8-10		REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY
Building RENOVATIONS (Renovation work only. See Separate category for EXISTING PROPERTY) - See Definitions	RENOVATIONS	NON-STRUCTURAL	All Types	Per Standard Coverage	100% of Applicable Rate	Per Standard Coverage	Per Standard Coverage
		STRUCTURAL	Non-Seismic, All Types	Per Standard Coverage	150% of Applicable Rate	Per Standard Coverage	
		STRUCTURAL	Seismic, All Types	REFER/APPLY	REFER/APPLY	REFER/APPLY	
		FRAME, JOISTED MASONRY OR HYBRID CONSTRUCTION - RENOVATIONS		REFER/APPLY	REFER/APPLY	New Classification Type	REFER/APPLY
Large Span Buildings (Unsupported Roof Greater than 200 Feet, such as Theaters, Auditoriums, Convention Center, etc.)	All TYPES		REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY
Site Work Only Projects	Site work only, On-land Only		0.03691	0.03876	5%	Per Standard Coverage	\$100,000,000
Any Project located at any nuclear site or other site which stores, processes or otherwise handles or makes use of radioactive materials.	All Construction Types			NCP	New Classification Type	NCP	NCP

**STANDARD COVERAGE (continued)**

CATEGORY	CLASSIFICATION	2021-2022 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2022-2023 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
Bridges	All TYPES	REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY
Pipelines	All TYPES	REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY
Prototypical Design/ Unproven Technology	Any Project involving Prototypical Design or the use of Unproven Technology	REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY
Wildfire - All Project Types, All Construction Classifications	Any Project located in the State of California which is in or within two (2) miles of a Moderate, High or	REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY
WATER DAMAGE	All INSURED PROJECT(s), All Construction Classifications	INCLUDED	INCLUDED		\$20,000 except: \$50,000 for CV greater than \$10,000,000 and \$100,000 greater than \$50,000,000	INCLUDED
All Other Project Types or Categories Not Specified Above	Including but not limited to Chemical/Petrochemical or Co-Generation Plants; Dams; Marine Works; if	REFER/APPLY	REFER/APPLY		REFER/APPLY	REFER/APPLY

CATASTROPHE PERILS						
Rates are in Addition To Standard Coverage Rates and are applied /\$100 of the COMPLETED VALUE.						
EARTH MOVEMENT AND FLOOD Limits are Per OCCURRENCE and Annual Aggregate						
CATEGORY	CLASSIFICATION	2021-2022 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2022-2023 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
FLOOD (See ACE0936 for Flood Hazard Area Definitions)	HAZARD GROUP 1 SPECIAL FLOOD HAZARD AREAS - 100 YEAR FLOOD	0.0525	REFER		REFER	REFER
	HAZARD GROUP 2 SPECIAL FLOOD HAZARD AREAS - 500 YEAR FLOOD	Included	0.02680	New - rate used to be included	2% Min \$100,000	\$10,000,000
	HAZARD GROUP 3 OTHER AREAS		0.01050	New - rate used to be included and deductible is up from \$50k	\$100,000	\$10,000,000
	FL: Increased Limits Requested on the Above on an As-Needed Basis Per Project	REFER	REFER		REFER	REFER
EARTH MOVEMENT (See ACE0935 for Hazard Group Definitions)	PACIFIC NORTHWEST - ALASKA TO OREGON	REFER	REFER		REFER	REFER
	CALIFORNIA	REFER	REFER		REFER	REFER
	GREAT BASIN - NEVADA to UTAH	REFER	REFER		REFER	REFER
	PACIFIC OCEAN - HAWAII	REFER	REFER		REFER	REFER
	NEW MADRID - MISSOURI TO TENNESSEE	REFER	REFER		REFER	REFER
	All Other Locations within the Coverage Territory	REFER	REFER		REFER	REFER
NAMED WINDSTORM (See ACE0937 for Hazard Group Definitions) Wind Season is applicable June 1st through November 30th of any given year. Rates shown are per month of wind season.	GULF COAST - TEXAS TO ALABAMA	REFER	REFER		REFER	REFER
	FLORIDA	REFER	REFER		REFER	REFER
	SOUTHEAST - GEORGIA TO VIRGINIA	REFER	REFER		REFER	REFER
	UPPER ATLANTIC - MARYLAND TO MASSACHUSETTS	REFER	REFER		REFER	REFER
	PACIFIC OCEAN - HAWAII	REFER	REFER		REFER	REFER
	All Other Locations within the Coverage Territory	INCLUDED in Standard Rate	INCLUDED in Standard Rate		\$50,000	\$100,000,000
Where a percentage deductible is shown, the deductible shall be the greater of the dollar amount shown, or the stated percentage of the total insured values at the INSURED PROJECT site or sites at the time and date of the LOSS, unless a maximum deductible is listed. If insured property at a Temporary Off-site Storage Location, Temporary Off-site Staging Area or while in transit sustains LOSS, the total value of such insured property shall be included when calculating the applicable deductible amount. However, in no event shall the deductible be less than the dollar amount shown.						

COVERAGE OPTIONS						
Rates are in Addition to Standard & Catastrophe Coverage Rates and are applied /\$100 of the COMPLETED VALUE.						
CATEGORY	CLASSIFICATION	2021-2022 ANNUAL RATE (per \$100 of COMPLETED VALUE)	2022-2023 Renewal	Notes	WAITING PERIOD	PER PROJECT SUB-LIMITS UP TO
DELAY IN OPENING	Loss of RENTAL INCOME	0.36908	0.4556	23% rate increase Waiting period up from 14 Calendar Days to 30 Calendar Days	30 Calendar Days	As Reported up to \$25,000,000
	Loss of BUSINESS INCOME	REFER	REFER		REFER	REFER
	SOFT COSTS / ADDITIONAL EXPENSES	INCLUDED	INCLUDED		30 Calendar Days	\$1,000,000
TESTING	For All Standard Building Systems "Cold Testing"	INCLUDED	INCLUDED			Per Standard Coverage
	For All High Hazard Testing "Hot Testing"	REFER	REFER		REFER	REFER
EXISTING PROPERTY	All Classifications	REFER	REFER		REFER	REFER
Damage to EXISTING PROPERTY - Limited	All Classifications	REFER	REFER		REFER	REFER

TERRORISM						
Rates are applied as a percentage of final term premium for all perils.						
CATEGORY	CLASSIFICATION	Rate Against Term Premium	2022-2023 Renewal	Notes	DEDUCTIBLE	PER PROJECT SUB-LIMITS UP TO
TRIPRA	California	INCLUDED in Standard Coverage	Included			Per Standard Coverage
	All Other States	REFER	REFER			Per Standard Coverage

PART F DEFINITIONS is amended to include the following:

PUBLIC PROTECTION CLASSES (PPC)	
PROTECTED	The project is located in an area designated by the rating bureau as Public Protection Class (PPC) 1 through 7. In Addition, the project site must be within 500 ft. of a operable fire hydrant and within 5 miles of a responding fire department
UNPROTECTED	The project is located in an area designated by the rating bureau as Public Protection Class (PPC) 8 through 10 or does not otherwise qualify as "protected" as define above.

TESTING	
COLD TESTING	Commissioning or performance testing of a structure's heating, cooling, air handling or electrical systems.
HOT TESTING	Commissioning or performance testing; any testing involving the introduction of flammable or explosive feedstock beginning when such feedstock is first introduced; or the rotational operation of any turbine or generator, except for rotational

TERMS	
INCLUDED	Coverage is included in Standard Coverage Rate. No additional charge applies.
NA	Denotes Not Applicable to that classification.
NCP	Denotes no coverage provided.
PPC	ISO Public Protection Class
REFER	The NAMED INSURED must refer such risks to the Company for prior approval and determination of coverage terms and conditions.

Note 1: Rates shown are only valid for projects whose initial contract term is 36 months or less. Projects whose initial term is longer than 36 months are REFER. Note 2: Loss of Rents coverage only exist if Rents are reported at the start of the Project or had been added with prior approval from the COMPANY.

All other terms and conditions remain unchanged.

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