CSU BUILDERS RISK INSURANCE PROGRAM

Information

For projects with a value exceeding the threshold of a minor capital outlay project, the Trustees of The California State University have established a Builders Risk Insurance Program specifically for its projects. This insurance program includes builders risk insurance, and the Trustees self-insure for earthquake coverage. Contractors bid projects without this coverage, and are responsible for the deductible. Alliant Insurance Services, Inc. and CPDC administer this program for the Trustees. Maximum coverage is $100,000,000 per occurrence, in excess of deductibles. Campuses shall seek special approval from the carrier for projects with a construction estimate that is greater than $100,000,000 (or $10,000,000 if project is wood-framed).

All versions of the Contract General Conditions (except for Minors and JOCs) contain the program’s insurance requirements. Additionally, the following are forms used in this program: the Summary of Coverage, the online Project Enrollment Form, the Builders Risk Application, and the New Location Questionnaire — all but one form, the online Project Enrollment Form, are available on the CSU Builders Risk Insurance Program website.

Notes

• In general, minor capital outlay projects and job order contract projects are not included in this program, however they may be enrolled if campus determines it is in the best interest of the project.
• Major capital outlay projects, bid as major, but awarded at a value below the threshold for minor capital projects, are contractually required to be enrolled in the Builders Risk Insurance Program.
• As rates change each year, campuses should know that the rates in effect at the start of construction will be maintained through the filing of the notice of completion. Review the Summary of Coverage for your project.

Procedures

All qualifying projects will be enrolled and updated online in CPDC’s Construction Insurance database. For database login information contact Nathaniel Dotti in CPDC by phone at (562)951-4312 or by e-mail at ndotti@calstate.edu. Campuses shall login to the database and submit projects for enrollment by:
1. Clicking on “New Application” and filling out the information in the “Initial Enrollment” column;
2. Clicking the Notice to Proceed, and;
3. Clicking on “Submit”.

The database will notify the Chancellor’s Office, staff will review and “enroll” the project, and then the database will notify Alliant and campus of said enrollment.

Once the project is enrolled, campus is responsible to update the project online quarterly, and these updates will be recorded under the column “Adjusted or Final”, campus will complete the update, then click on “Update”, and the database will once again send notices.

Contact Alliant or CPDC with questions about insurance, and direct questions to CPDC regarding the enrollments and updates in the online database; contact information is at end of this document.
CSU Builders Risk Insurance Program (continued)

1) At 100% CDs, submit Project Enrollment Form online with estimated cost and construction start and finish dates. Ensure that Alliant’s Summary of Coverage is included in the project specifications.

2) After bid opening, e-mail bid results to cocm@calstate.edu. A revision to the database is not required at this time, though campus may want to update the contractor name, contract amount, construction cost, or start/completion dates.

3) Projects falling under the following classifications require special approval by the insurance carrier for coverage: projects with awards greater than $100,000,000, greater than $10,000,000 if project is Wood-framed or; Joisted Masonry Construction with awards greater than $25,000,000; Structural Renovations, Hybrid Construction or All Other Construction. For these projects, campuses shall submit the Builders Risk Application form Builders Risk Application to Alliant with copy to cocm@calstate.edu, and pre-enroll the project. The carrier may require other documentation, and Alliant will coordinate these requests with the campuses.

4) After issuing the Notice to Proceed (NTP), update the online Project Enrollment Form and upload the NTP (signed NTP in pdf format); coverage will begin with construction start, and CPDC will “bill” the project after the NTP has been issued, following the quarter-end in which the project is enrolled. Alliant will provide certificates of insurance for all projects enrolled.

5) Each quarter campuses will be requested to update online all of their projects enrolled in the program. The update shall include the total value of change orders issued through the end of the quarter and the revised completion date.

6) For completed projects: upload the recorded notice of completion (NOC) into the database and update the database with the final completion date—use the acceptance date in the first paragraph of the NOC. Also update the total contract amount (original contract plus change orders). This information will be used to calculate the final premium due for projects with an initial construction cost greater than or equal to $5M; CPDC will not invoice the final premium until the coverage on the project is closed. Note: For projects with an initial construction cost less than $5M, CPDC will only invoice upon initial enrollment.

7) For all completed projects, campuses should e-mail a New Location Questionnaire to Alliant and copy to CPDC in order to enroll the completed project into the campus property insurance program. Alliant will respond to questions regarding the New Location Questionnaire.

BRIP Contact Information

Alliant Insurance Services, Inc.
Shadi Jalali, Phone: 415-855-8564; E-mail: shadi.jalali@alliant.com
Yvonne Killian, Phone: 916-643-2748; E-mail: yvonne.killian@alliant.com
CSU Chancellor’s Office, CPDC
Teri Carr, Phone: 562-951-4114; E-mail: tcarr@calstate.edu

BRIP Claims Reporting
CSURMAclaims@alliant.com
Contact Alliant Representative(s) listed below:
Bob Frey, Claims Executive
E-mail: rfrey@alliant.com
Phone: 415-403-1445; Cell: 415-518-8490
Elaine Tizon, Claims Specialist
E-mail: elaine.tizon@alliant.com
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