

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-insured seismic 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.

All versions of the Contract General Conditions (except for Minors and JOCs) contain the program's insurance requirements. Additionally, the following are used in this program: the Summary of Coverage, the BRIP online MetaBIM Project Enrollment Form, the Builders Risk Supplemental Refer Application, and the New Location Questionnaire — forms and information for the CSU Builders Risk Insurance Program is available on the CSU Construction Insurance Programs 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.

On-line Application Procedure

All qualifying projects will be enrolled and updated online in CPDC's Construction Insurance [MetaBIM](#) database. For database login information contact Carly Good in CPDC by phone at (562) 951-4075 or e-mail at cgood@calstate.edu. Campuses shall login to the database and submit projects for enrollment by:

1. Clicking on "New Application" complete all the information and enter values under the "Initial Enrollment" column;
2. Uploading 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.

Process Details

- 1) At 100% CDs, submit Project Enrollment Form online with estimated cost and construction start and finish dates. Also, please upload the Notice to Contractor (NTC). Ensure that Alliant's [Summary of Coverage](#) is included in the project specifications.
- 2) After bid opening, e-mail bid results to cocm.prequal@calstate.edu. A revision to the database is not required at this time, though campus may want to update the contractor's name, contract amount, construction cost, or start/completion dates.
- 3) Projects falling under the following classifications require special approval for coverage by the insurance carrier: projects with awards greater than \$150,000,000 (\$10,000,000 if project is Wood- framed); Joisted Masonry Construction or Tilt-Up Construction Non-combustible Roof with awards greater than \$25,000,000; Structural Renovations, Hybrid Construction, or All Other Construction. For these projects, campuses shall submit the Builders Risk Supplemental Refer 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 BRIP premium, 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 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 MetaBIM and under the Adjusted/Final column, update 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; 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, with the following exceptions:**
 - a. **Project duration is in excess of 6 months of anticipated completion date;**
 - b. **The Final Construction Value is greater than \$2M of the initial enrollment CV.**
- 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 Enrollment Contact Information

CSU Chancellor's Office, CPDC

[Teri Carr](#), Phone: (562) 951-4114

[Edward Villanueva](#), Phone: (562) 951-4179

Alliant Insurance Services, Inc.

[Michelle Praxmarer](#), Phone: (847) 371-5955

[Yvonne Killian](#), Phone: (916) 643-2748

Claims Details

For new, ground up projects, Contractor is responsible for immediate triage response, assessment and remediation of the damage. Contractor shall provide the Trustees with a copy of the assessment and provide a mitigation plan on how to restore the work site.

For remodel projects, within an existing building or a portion of an existing building, the Contractor is responsible to notifying the Trustees of the damage. The Trustees will order immediate triage response, assessment and remediation of the damage. Contractor shall be provided a copy of the Trustees assessment and coordinate with the Trustees Remediation Contractor on the plan to restore the work site.

Per the Contract General Conditions, Contractor shall be responsible for paying a deductible of not less than \$100,000 per occurrence in the event of loss, with the following exceptions. Contractor shall be responsible for paying a deductible of:

- a. Not less than \$100,000 per occurrence and not to exceed \$250,000 per occurrence in the case of water damage, or
- b. \$250,000 per occurrence in the case of flood, or
- c. \$100,000 per occurrence in the case of damages caused by Acts of God.
- d. The amount listed above shall be doubled in the event a second, or subsequent, claim(s) is filed for the same or similar damages in the same or similar locations, such as failing to protect the work site from foreseeable rain event or repeat failure of an installed item.

BRIP Claims Reporting

CSURMAclaims@alliant.com

-OR-

Contact Alliant Representative(s) listed below:

[Bob Frey](#), Claims Executive

Phone: (415) 403-1445

Cell: (415) 518-8490

[Elaine Tizon](#), Claims Specialist

Phone: (415) 403-1458

Chancellor's Office Claims Representative

[Edward Villanueva](#), Construction Programs Manager

Phone: (562) 951-4179

Cell: (562) 250-5659