Certificates of Insurance

Contractor

- Will **not** have Professional.
- Will have:

Liability Type	Coverage Amount	Determining Factors
General	$1,000,000	
Auto	$1,000,000	
Worker's Comp	$1,000,000	• Might not have $1,000,000, but umbrella covers it.
Pollution	$1,000,000 **OR** $5,000,000	• Track for 3 years after substantially complete. • Not required for projects under $250,000. **OR** • If any project type (PO, Minor or Major) has asbestos abatement
Builder's Risk	$(Contract Amount if ≥ $250,000)	• Only need Builder's Risk for projects ≥ $250,000 • Only until substantially complete.
Performance Bond	$(Contract Amount)	• Only need for contracts greater than $50,000. Never expire.
Payment Bond	$(Contract Amount)	• Only need for contracts greater than $50,000. Never expire.

Architect/Consultant

- Will **not** have Pollution, Builder's Risk, Payment Bond, or Performance Bond.
- Will have:

General	$1,000,000	
Auto	$1,000,000	
Worker's Comp	$1,000,000	• Might not have $1,000,000, but umbrella covers it.
Professional	$2,000,000	• Consultants only need $1,000,000 coverage for Professional if the project < $100,000

	OR $5,000,000	• Track for 3 years after project is complete. **OR** • For Major Projects ≥ $20,000,000

Once a project is closed, pollution/professional liability is **required** for 3 years after final payment.
The description box on the ACORD form should include CP No., project name, and the following verbiage:
"Michigan State University, its Board of Trustees, agents, officers, employee and volunteers are included as Additional Insureds as respects to General Liability and Auto Liability where required by contract."

Vendor Insurance and Bond Guidelines

Contract Amount/Delivery Method	General Liability	Automotive	Workers Comp	Workers Comp Liability	Builder's Risk (Can accept Installation floater for Roofs, roads, and similar projects)	Payment & Performance Bond	Pollution Liability - No abatement or remediation	Pollution Liability - Scope includes abatement or remediation	Professional Liability
When Required									
DBB	with contract	with contract	with contract	with contract	with contract	with contract	Start of Construction	Start of Construction	with contract
DB	with contract	with contract	with contract	with contract	Start of Construction	Start of Construction	Start of Construction	Start of Construction	with contract
CM	with contract	with contract	with contract	with contract	Start of Construction	Start of Construction	Start of Construction	Start of Construction	with contract
AE	with contract	with contract	with contract	with contract	n/a	n/a	n/a	n/a	with contract
Design Bid Build & CM									
<$50,000	$ 1,000,000	$ 1,000,000	statutory	$ 1,000,000	not required	not required	$ 1,000,000	$ 5,000,000	not required
Between $ 50,000 and $250,000	$ 1,000,000	$ 1,000,000	statutory	$ 1,000,000	not required	100% of contract	$ 1,000,000	$ 5,000,000	not required
Between $250,000 and $10m	$ 1,000,000	$ 1,000,000	statutory	$ 1,000,000	100% of contract	100% of contract	$ 1,000,000	$ 5,000,000	not required
>$10m	$ 5,000,000	$ 1,000,000	statutory	$ 1,000,000	100% of contract	100% of contract	$ 1,000,000	$ 5,000,000	not required
Design Build									
<$50,000	$ 2,000,000	$ 1,000,000	statutory	$ 1,000,000	not required	not required	$ 1,000,000	$ 5,000,000	$ 1,000,000
Between $ 50,000 and $250,000	$ 2,000,000	$ 1,000,000	statutory	$ 1,000,000	not required	100% of contract	$ 1,000,000	$ 5,000,000	$ 1,000,000
Between $250,000 and $10m	$ 2,000,000	$ 1,000,000	statutory	$ 1,000,000	100% of contract	100% of contract	$ 1,000,000	$ 5,000,000	$ 1,000,000
>$10m	$ 2,000,000	$ 1,000,000	statutory	$ 1,000,000	100% of contract	100% of contract	$ 1,000,000	$ 5,000,000	$ 2,000,000
Design Professional									
Amount refers to project, not contract									
<$250,000	$ 1,000,000	$ 500,000	statutory	$ 100,000	not required	not required	not required	not required	$ 1,000,000
Between $1m and $20m	$ 1,000,000	$ 1,000,000	statutory	$ 500,000	not required	not required	not required	not required	$ 2,000,000
> $20m	$ 1,000,000	$ 1,000,000	statutory	$ 500,001	not required	not required	not required	not required	$ 5,000,000