



UNIVERSITY OF
MICHIGAN

The Regents of the University of Michigan
Owner Controlled Insurance Program Phase I

Insurance Manual

INSERT PROJECT NAME

Project Number: **PROJECT #**

IMPORTANT: When enrolling, insert Project Number above!

Prepared by:



Gallagher

Insurance | Risk Management | Consulting

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Insurance Coverages

Welcome to **The Regents of the University of Michigan** (herein referred to as “**University of Michigan**” Rolling Owner Controlled Insurance Program (ROCIP). **University of Michigan** will provide the following insurance to all enrolled Trade Contractors under the ROCIP program. A ROCIP is a single insurance program that insures the project Owner, Construction Manager, and all enrolled Trade Contractors and enrolled subcontractors of any tier, for work performed at the project site. **INSERT CM NAME** is the Construction Manager. **Gallagher** is the Insurance Broker and Insurance Administrator. Policy copies are available upon request.

The ROCIP for this project provides coverage for Worker’s Compensation, General Liability, and Excess Liability for enrolled parties whose employees perform actual on-site labor at the project site.

Workers’ Compensation Insurance:

Statutory limits, with Coverage B - Employer's Liability limits of:

Bodily Injury by Accident	\$1,000,000	Each Accident
Bodily Injury by Disease	\$1,000,000	Each Employee
Bodily Injury by Disease	\$1,000,000	Policy Limit

Each enrolled project will have project specific liability limits*applying to all enrolled parties jointly with the following limits:

Commercial General Liability Insurance:

\$2,000,000	Each Occurrence
\$1,000,000	Personal and Advertising Liability
\$4,000,000	General Aggregate
\$4,000,000	Products and Completed Operations Hazard Aggregate (PCOH)
\$1,000,000	Fire Damage Limit
\$10,000	Medical Expense Limit

*Projects with Hard Costs equal to or greater than \$50,000,000 will have project specific Products and Completed Operations Hazard Aggregate.

**10 Years Completed Operations coverage from substantial completion of each enrolled project or State Statute of Repose, whichever is less.

Lead Excess Liability Insurance:

\$10,000,000	Each Occurrence
\$10,000,000	General Aggregate
\$10,000,000	Products and Completed Operations Hazard Aggregate

2nd Layer Excess Liability Insurance:

\$TBD	Each Occurrence
\$TBD	General Aggregate
\$TBD	Products and Completed Operations Hazard Aggregate

3rd Layer Excess Liability Insurance:

\$TBD	Each Occurrence
\$TBD	General Aggregate
\$TBD	Products and Completed Operations Hazard Aggregate

4th Layer Excess Liability Insurance:

\$TBD	Each Occurrence
\$TBD	General Aggregate
\$TBD	Products and Completed Operations Hazard Aggregate

5th Layer Excess Liability Insurance:

\$TBD	Each Occurrence
\$TBD	General Aggregate
\$TBD	Products and Completed Operations Hazard Aggregate

General Liability Deductible / Loss Sharing Responsibility:

Construction Manager and enrolled Trade Contractors shall be responsible for the first \$25,000 of any General Liability losses to the extent such loss results from the fault or neglect of a trade partner of any tier, or someone for whom either may be responsible.

Defense Costs:

Defense Costs are in addition to Limits of Liability & Limits Reinstated Annually

Evidence of Insurance:

Gallagher will issue certificates of insurance evidencing coverages provided under the ROCIP to each enrolled party. The certificate of insurance and insurance policy will include a 30-day notice of cancellation clause.

The ROCIP coverages do not include all insurance needed by Construction Manager and Trade Contractors. For example, Workers' Compensation and General Liability coverages apply only to the operations of and for each enrolled party at the Project Site. They do not apply to the operations of any enrolled party in their regularly established main or branch office, factory, warehouse, or similar place. Independent Truckers/Haulers will not be enrolled under the Program.

Program Term:

MM/DD/YYYY to MM/DD/YYYY, and ten (10) Years Completed Operations coverage from substantial completion or State Statute of Repose of each enrolled project, whichever is less.

Insurance Carriers:

- Commercial General Liability Insurance: TBD
- Workers Compensation Insurance: TBD
- Excess Liability Insurance (1st layer): **TBD**
- Excess Liability Insurance (2nd layer): **TBD**
- Excess Liability Insurance (3rd layer): **TBD**
- Excess Liability Insurance (4th layer): **TBD**
- Excess Liability Insurance (5th layer): **TBD**

Trade Contractor Insurance Cost Calculation:

1. Enrolled Trade Contractors' will provide two bids: The first will **exclude** their costs of all insurances provided by the ROCIP (general liability, excess liability, and workers' compensation). The second will **include** their costs of all insurances provided by the ROCIP (general liability, excess liability, and workers' compensation).
2. Change orders will be priced for Insureds to **exclude** the cost of ROCIP provided insurance coverages. Trade Contractors are solely responsible for ensuring that their subcontractors of all tiers also deduct the cost of ROCIP provided insurance coverages from their bids and requests for payment.
3. Enrolled Trade Contractors will certify that the insurance costs are **excluded** from their cost of work for all ROCIP provided insurance (general liability, excess liability, and workers' compensation) as outlined in this manual.
4. In order to do so, Enrolled Trade Contractors must complete the **Online Enrollment** through the Gallagher Contractor Portal <https://ajg.vuewrapup.com/ContractorPortal> and upload all required supporting documents such as your general liability, excess liability, and workers' compensation **declaration pages and rate pages** from your traditional insurance lines of coverage.
5. Cost for overlapping insurance coverage maintained by the Enrolled Trade Contractors will not be reimbursable. All change orders will be submitted net of insurance and labor rates will be reduced to reflect the insurance reduction.
6. If any Enrolled Trade Contractors do not provide the ROCIP administrator with information sufficient to allow verification of the applicable insurance cost, then the ROCIP administrator may independently calculate an appropriate insurance cost based on undiscounted or "manual" rates.

Program Eligibility

Prior to providing any Trade Contractor Work at the Project site, Trade Contractor shall satisfy all requirements for enrollment in the ROCIP, including **online enrollment** via the Gallagher Contractor Portal. Trade Contractor shall be responsible to ensure that it and its subcontractors comply in all respects with the enrollment requirements for the ROCIP before any onsite activities occur at the Project Site. Trade Contractor represents and warrants that the information submitted via **online enrollment** via the Gallagher Contractor Portal is true, correct and complete in all respects. All supporting documentation as requested during the **online enrollment** process to include copies of insurance records, policies, declaration pages of policies, insurance rating information, certificates of self-insurance, and such other documents must be submitted to assure the truth, accuracy and completeness of Trade Contractor's insurance information and data.

Coverage Trigger

Coverage will begin upon successful completion of the **online enrollment** via the Gallagher Contractor Portal and issuance of a certificate of insurance evidencing coverage. Once your enrollment has been completed you will receive a Certificate of Insurance confirming the coverage from Gallagher Construction Services. **It is your responsibility to successfully complete and submit all enrollment materials via the Gallagher Contractor Portal <https://aig.vuewrapup.com/ContractorPortal> before you begin work on the project. Failure to supply all requested insurance documents may result in the withholding of progress payments.** You are also responsible for ensuring that any lower tier subcontractors you hire complete the **online enrollment** via the Gallagher Contractor Portal before they begin their work at the project site. If you or your lower tier subcontractors have not completed the **online enrollment** process and received confirmation of enrollment from Gallagher Construction Services, no coverage will be afforded.

Excluded / Ineligible Parties

Trade Contractors who present an exceptionally hazardous exposure or risk to the job site may not be eligible to participate, at **The Regents of the University of Michigan's / INSERT CM NAME's** discretion. It is your responsibility to contact Gallagher and confirm your eligibility before you begin work on the project.

Not everyone will be a participant. For example, the following are ineligible for the program. Trade Contractors of any tier that are:

1. Off-site fabricators
2. Vendors
3. Suppliers
4. Surveyors
5. Architects
6. Engineers
7. Material dealers
8. Janitorial services (not involved in construction site activities)
9. Tower Cranes (crane delivery, crane set-up)
10. Hard demolition (demolition, blasting, wrecking balls, dynamite).
11. Truckers (including trucking to the Project Site where delivery is the only scope of Work to be

-
- performed).
12. Asbestos abatement or other hazardous waste removal Contractor(s) and their respective Subcontractor(s) of any tier
 13. Others whose sole function is to transport, pickup, deliver or carry materials, supplies, tools equipment, parts or other items to or from the Project Site, or who do not perform any actual on-site labor and any other entity specifically determined by **The Regents of the University of Michigan**.

Excluded parties will not be covered by insurance provided through the ROCIP.

If you are uncertain whether your firm will be a participant in this program, or wish confirmation of your eligibility, please contact **TBD, Gallagher Construction Services** at **INSERT PHONE** or **TBD@ajg.com**.

INSERT CM NAME will coordinate the program at the project site. **Gallagher** will be administering the program from their offices. A complete contact list can be found in the back of this Manual.

ROCIIP Enrollment Responsibilities Flowchart

#	Action Item	Responsibility
1	Distribute ROCIP Manual to prospective bidders or Trade Contractors.	Construction Manager
2	Send ROCIP Manual to your Insurance Agent/Broker to assist in enrollment process.	Trade Contractor
3	Distribute ROCIP Manual to prospective lower tier bidders/subcontractors.	Trade Contractor
4	Ensure all lower tier subcontractors complete the ROCIP Online Enrollment through the Gallagher Contractor Portal prior to any on-site work.	Trade Contractor
5	Ensure that Monthly Payroll is submitted online through the Gallagher Contractor Portal for you and your lower tier subcontractors.	Trade Contractor and subcontractor
6	For off-site General Liability, Automobile & Workers' Compensation requirements, send Insurance Certificate and Endorsements to the Construction Manager in accordance with its Subcontract Agreement.	Trade Contractor
7	Track issuance of Trade Contractor off-site certificates.	Construction Manager
8	Confirm data on Enrollment Forms and issue Certificates of Insurance to all enrolled Trade Contractors. Policies will be available upon request.	Gallagher
9	Advise your Insurance Agent/Broker of insurance coverages provided by ROCIP so that appropriate notice can be made to your current insurers.	Trade Contractor and subcontractor
10	Complete "Close-out" online when all work is completed.	Trade Contractor and subcontractor

Insurance Required from Construction Manager and Trade Contractors

The ROCIP provides coverage for Work at the Project Site. ENROLLED PARTIES and EXCLUDED PARTIES are required to maintain certain additional insurance coverages, as set forth below. In the event of a conflict between the terms of this Manual and the terms of the Contract, the stricter terms in favor of the **University of Michigan's** control. That said, if you are unable to meet the minimum requirements and coverages below, it may not preclude you from being a successful bidder and an enrolled party under **The Regents of the University of Michigan** ROCIP.

Contractors of any tier shall require their respective vendors, suppliers, off-site fabricators, material dealers, truckers, drivers and others, who merely transport, pick-up, deliver or carry materials, personnel, parts or equipment to or from the project site to maintain insurance in the form and with the limits as specified below.

ENROLLED PARTIES must provide the following additional coverages for all operations not included in the ROCIP, including (but not limited to) operations not performed on the Project Site. EXCLUDED PARTIES must provide the following coverages for all operations, both on and off the Project Site.

Contractors will provide and maintain the types of insurance described below in a company or companies legally authorized to transact insurance business in the state of Michigan. All insurers must be rated at least A- VII in the current A.M. Best ratings or must be otherwise acceptable to The University of Michigan. Contractors will maintain the specified insurance coverage until all obligations under this contract are satisfied.

The limits of liability shown for the insurance required are minimum limits only and are not intended to restrict the liability imposed on the Contractors for Work performed under their Contract.

Workers' Compensation and Employer's Liability: Contractors will maintain Statutory Workers' Compensation insurance to cover obligations imposed by federal and state statutes having jurisdiction over its employees. Employers Liability coverage shall be required in addition to statutory Workers Compensation coverage.

Workers' Compensation coverage will comply with the statutory limits of the State of Michigan and Employers Liability insurance will provide limits as follows:

- \$1,000,000 bodily injury by accident for each person
- \$1,000,000 bodily injury by disease for each person
- \$1,000,000 bodily injury by disease—policy limit

Commercial General Liability: Contractors will maintain insurance for premises and operations (including products liability for any product manufactured, assembled or otherwise Worked upon away from the Project site) in a form providing coverage not less than that of Commercial General Liability insurance policy ("Occurrence Form") for operations of the party required to furnish same, including hazards of elevators, independent Contractors, products and completed operations, with contractual liability and personal advertising injury liability coverage for claims arising out of the Work hereunder for personal injury, bodily injury and property damage in policy or policies of insurance such that the total available limits combined will not be less than:

Limits required: \$1,000,000 per occurrence; \$1,000,000 personal and advertising injury aggregate; \$2,000,000 general aggregate limit; and \$2,000,000 aggregate products and completed operations,

\$50,000 fire damage limit (any one fire), \$5,000 medical expense limit (any one person).

Commercial Automobile Liability: Contractors will maintain insurance covering all owned, hired, borrowed, leased, or non-owned automobiles. Such insurance will provide coverage not less than that of the Commercial Automobile Liability policy in limits not less than:

Limits required: \$1,000,000 Combined Single Limit each occurrence for Bodily Injury and Property Damage.

Contractual Liability, if not provided in the policy form, is to be provided by endorsement.

If hazardous materials or waste are to be transported, the Commercial Automobile Liability insurance will be endorsed with the MCS-90 endorsement in accordance with the applicable legal requirements.

Total General Liability and Automobile Liability limit requirement may be met by primary coverage or combination of primary and umbrella/excess.

Umbrella/Excess Liability: Umbrella/Excess liability insurance, insuring against bodily injury, personal and advertising injury, and property damage, and all other coverage as specified above; (Employers' Liability, Commercial General Liability and Commercial Automobile Liability). The limits of liability are as follows:

Construction Manager: Umbrella Liability Insurance with limits of \$25,000,000 or limits carried whichever is greater for each accident or occurrence and \$25,000,000 annual aggregate or limits carried whichever is greater for, where usually applicable, in excess of the underlying limits and terms.

Trade Contractors: Umbrella Liability Insurance with limits of \$1,000,000 or limits carried whichever is greater for each accident or occurrence and \$1,000,000 or limits carried whichever is greater for annual aggregate, where usually applicable, in excess of the underlying limits and terms.

Contractor's Equipment: Contractors are responsible for their construction tools and equipment, including but not limited to construction trailers and their contents, temporary scaffolding, whether owned, leased, rented, borrowed or used at the Project site; and the Contractor agree that **The University of Michigan** will not be responsible for any loss or damage to its tools and equipment. The Contractors' insurance policy covering tools and equipment will include a waiver of subrogation in favor of **The University of Michigan**, designer, engineer and Contractor. If uninsured, the Contractors will hold harmless **The University of Michigan**, designer, engineer, and all other Contractors for loss or damage to their tools and equipment.

Professional Liability (if applicable): If any design responsibility is included in the scope of Work of a Trade Contractor's Contract, the Trade Contractor, or its designer, must purchase and maintain, insurance covering claims arising out of the performance or furnishing of design professional services and for claims arising out of allegations of errors, omissions or negligent acts in connection with the Work. The coverage must remain in force and effect for a minimum of ten (10) years after completion of the Project or contract termination. Minimum limits of liability are required as follows: 1,000,000 per wrongful act, error, or omission; and \$2,000,000 annual aggregate limit.

Aviation Insurance (if applicable): In the event any fixed, rotary aircraft or drones are used in connection with this Agreement and in the execution of the work, a minimum of \$1,000,000 of aviation liability insurance must be maintained with the following requirements: the Owner must be named as an "additional insured" and a waiver of hull damage must be provided in favor of the Construction Manager and Owner. Also, if

any aircraft is to be used to perform lifts at the project site, a "slung cargo" endorsement must be included to cover the full replacement value of any equipment or material being lifted. All such lifts must be coordinated with the Construction Manager for approval prior to lift execution. If drones are to be used, all use must be in compliance with FAA regulations.

Pollution Liability (if applicable): If any pollutant responsibility is included in the scope of Work of a Trade Contractor's Contract, the Trade Contractor is required to have the Contractors Pollution Liability with a limit of \$1,000,000 per occurrence and a \$1,000,000 aggregate limit. The coverage will be evidenced on an occurrence form basis and apply to both sudden & accidental, as well as pollution incidents arising from activities of the Contractor working at the project site and causing bodily injury, property or environmental damage to third parties. Coverage will also be evidenced for transportation.

Additional Insureds: Construction Manager, Owner and their agents, officers, and employees shall be included as additional insureds under the Automobile and Commercial General Liability policies.

Deductibles: Any applicable deductible will be the responsibility of the Construction Manager, Trade Contractors, Trade Contractor's architects and/or its sub consultant(s) of any tier.

Waiver of Subrogation: The Contractor and their respective insurers providing the required coverage as indicated in Workers' Compensation and Commercial General Liability, Umbrella/Excess Liability or any required coverages, will waive all rights of recovery against Construction Manager, Owner agents, officials, and employees.

Each Contractor will pay all insurance premiums for such insurance, including any charges for required waivers of subrogation or the endorsement of additional insureds.

Primary and Non-Contributing: Insurance coverage for Work AWAY FROM THE PROJECT SITE required of the Contractor is primary and non-contributory.

Certificates of Insurance: The Contractors will provide certificates of insurance to The University of Michigan as evidence that policies specified in this section providing the required coverage, conditions, and limits are in full force and effect. Certificates of insurance will be labeled and addressed as follows:

The Regents of the University of Michigan for and on Behalf of the University of Michigan System and The Regents of the University of Michigan System
3003 South State Street
Ann Arbor, Michigan 48109

Notice of Cancellation: All insurance policies and certificates of insurance will include a requirement providing for thirty (30) days prior written notice to The University of Michigan of any cancellation or reduction of coverage. If any such notice is given, The University of Michigan will have the right to require that a substitute policy be obtained prior to said cancellation with appropriate evidence thereof at the discretion of The University of Michigan. The Contractor will immediately notify The University of Michigan and will cease operations on the occurrence of any such cancellation or reduction and will not resume operations until the required insurance is in force and new certificates of insurance have been filed with The University of Michigan.

ROCIP Program Reminders

Every ROCIP participant must complete the **online enrollment** process via the Gallagher Contractor Portal <https://aig.vuewrapup.com/ContractorPortal>. Please contact your Gallagher Wrap-Up Administrator if you have any questions regarding the completion of this online form, as he or she can walk you through it.

Please keep in mind the following:

- Trade Contractors will need to ensure each of your lower-tier subcontractors complete the **online enrollment** process via the Gallagher Contractor Portal.
- The ROCIP does **NOT INCLUDE** automobile coverage (including trucks and licensed equipment) or tools and equipment;
- The ROCIP provides Workers' Compensation only for employees working at the **INSERT PROJECT NAME** project. Your yard or plant workers, off-site clerical staff, drivers who only deliver or pick up at the project, and management or supervisory personnel who are not dedicated to the project are **NOT COVERED** by the ROCIP. Labor provided through labor service companies (i.e. Labor Ready, Professional Employer Organizations (PEO, Leasing Firms) will be afforded coverage under the ROCIP and are required to enroll.
- The ROCIP provides General Liability only for operations at the **INSERT PROJECT NAME** project. Operations of each subcontractor of any tier at other locations (not approved by the underwriter) are **NOT COVERED** by the ROCIP.
- At the time of your contract closeout a final audit will be performed based on your final payroll or contract value (if applicable) reported online to Gallagher on a monthly basis.
- All Workers Compensation Claims and Audited Payroll records for this project will be reported to the Workers Compensation Rating Bureau for the state in which the Project is located. Therefore, your loss claims history on this project will affect your Experience Modification Rate (EMR) just as it would on any other project.

Accident Reporting and Claims Procedures

This section explains the procedures to be followed in the event of a claim. Immediately notify the Construction Manager of any claims situation.

What to do if one of your employees is injured on the job site. It is important to report all accidents immediately, even if the employee does not appear injured.

- Immediately notify supervisor or foreman. The supervisor or foreman should then notify the Construction Manager. If 911 is called and an ambulance is dispatched, immediately notify Office of Risk Management – **INSERT RM'S NAME**.
- Each Trade Contractor is responsible for filling out the **INSERT CARRIER NAME** Claim Report form for each injured employee and providing copies to the Construction Manager.
- Injured employees who need off-site medical attention must obtain and complete a medical authorization from the Construction Manager at the site. Transporting injured employees to and from medical facilities is the sole responsibility of the employer.
- **The University of Michigan** has elected to use a Health Care Network (HCN) wherever available.
 - Employees are required to sign the Employee Acknowledgment Form which confirms that the employee has received notification regarding the **INSERT CARRIER NAME** HCN and will be retained by The University of Michigan. An employee who receives the Notification of Network Requirements but refuses to sign the Acknowledgment Form remains subject to the network requirements. Notifications are shown below.
 - Employees must seek treatment from a provider in the HCN if an HCN is available in the areas of the Project Site.
 - An injured worker can be treated outside the HCN if (1) such care constitutes emergency care, (2) the injured employee does not live within the carrier's network service area, or (3) the injured employee is referred to an out-of-network provider by the in-network treating provider, subject to network approval. The injured worker may also be treated by a pre-designated HMO provider if the HMO provider agrees to provide treatment in compliance with the terms and conditions of the network contract.
 - Each network shall adopt treatment and return-to-work guidelines as well as individual treatment protocols. The treatment guidelines and individual treatment protocols must be evidence-based, scientifically valid, outcome focused, and designed to reduce inappropriate health care while safeguarding necessary care. Treatment cannot be denied solely because the treatment in question is not addressed in the treatment guidelines.
 - The Michigan Department of Insurance (TDI) will produce a report card on each network and comparatively measure the effectiveness of health care among certified networks and among certified networks and non-network providers.
 - Injured employees returning to the jobsite must report to the Construction Manager. The doctor-issued Medical Status Report must be submitted to the site Safety Office within 24 hours.
 - All Construction Managers and Subcontractors shall agree to comply and adhere to the Return to Work Program if available.

Commented [TW1]: Need to true up HCN/MPN

Definitions for Purposes of This Manual

Owner	The Regents of the University of Michigan
Construction Manager:	INSERT CM NAME
Project:	INSERT PROJECT NAME Street Address City, State Zip
Project Site:	The areas designated in writing by INSERT CM NAME in a contract document for performance of the Work and such additional areas as may be designated in writing by INSERT CM NAME for Contractor's use in performance of the Work. The Project Site shall also include (1) field offices, (2) property used for bonded storage of material for the Project approved by The Regents of the University of Michigan/ INSERT CM NAME (3) staging areas dedicated to the Project. Items 1 through 3 must be approved by the ROCIP Insurer and listed in the ROCIP Policy.
Off-Site Exposures:	Offices, shops, warehouses, factories, or similar locations away from the designated project site that have not been approved by the ROCIP Insurer and listed on the ROCIP Policy <u>ARE NOT COVERED.</u>
Contract:	The agreement between <u>INSERT CM NAME</u> and the Trade Contractor. The terms "Contract" and "Agreement" are used interchangeably.
Trade Contractor:	The person, firm or corporation with whom INSERT CM NAME has entered into Agreement to perform the Work. Additionally, person, firm or corporation who has a contract with a Trade Contractor and all downstream Subcontractors to perform any of the Work.
Work:	Operations, as fully described in the Contract, performed at or emanating directly from the INSERT PROJECT NAME project.

Personnel Directory

The Regents of the University of Michigan Owner	Contact
System office Risk Management-Director	TBD Phone email
Project Manager	TBD Phone tbd@tamus.edu

INSERT CM NAME Construction Manager	Contact
Project Manager	TBD Phone email
Project Assistant	TBD Phone email
Safety / Loss Control	TBD Phone email

Gallagher ROCIP Broker and Administrator	Contact
Enrollment / Administration	TBD PHONE TBD@ajg.com
Administration Program Manager	Richard Banlowe (805) 630-4339 richard_banlowe@ajg.com
Workers' Compensation Claims	TBD PHONE TBD@ajg.com
General Liability Claims	TBD PHONE TBD@ajg.com
Loss Control	TBD PHONE TBD@ajg.com

AJG/VUE Online Contractor Portal Instructions

<https://ajg.vuewrapup.com/ContractorPortal>

Step 1: Registering and Logging In

Click the **Register Me** link at the bottom right hand corner of the login box. **If you are already registered, proceed to Step C.**

Welcome to VUE Wrap-Up™ Contractor Portal!

VUE Wrap-Up™ organizes subcontractor communications, eliminates paperwork and reduces manual intervention and electronically organizes documents to eliminate the need for paper filing systems.

You can provide and manage the following information from our Contractor portal.

- Enrollment Information.
- Monthly Payroll.
- Insurance Cost Information.
- Submit Certificate of Insurance.
- Submit policy's Declaration and Rate pages.
- Award your subcontractors.
- CIP Manuals.
- Claims Reporting Instructions.

If you are not already registered, please Register yourself via the link below.

REGISTER ME

Already registered user?
URL has been expired. Please check once.

Enter your Username

Enter your Password

LOGIN ☐ Remember User Name

[Trouble logging in?](#)

First time users please click here to register.

The screenshot shows the Gallagher logo and the title "Register in VUE Wrap-Up Contractor Portal!". Below this, a paragraph states: "VUE Wrap-Up™ organizes subcontractor communications, eliminates paperwork and reduces manual intervention and electronically organizes documents to eliminate the need for paper filing systems." A bulleted list follows: "You can provide and manage the following information from our Contractor portal." The list includes: Enrollment Information, Monthly Payroll, Insurance Cost Information, Submit Certificate of Insurance, Submit policy's Declaration and Rate pages, Award your subcontractors, CIP Manuals, and Claims Reporting Instructions. To the right, the "New User Registration" form contains fields for First Name, Last Name, FEIN, Email ID, User Name, Password, and Confirm Password. A checkbox for "I agree to the Terms and Conditions and Privacy Policy" is present, along with CANCEL and SUBMIT buttons.

- A. Fill in the form with your first name, last name, email ID (email address) and enter the user ID you would like to use. Your user ID can be any name or phrase you will easily remember, such as your first initial and last name (preferred), your company name, or your email address. Password must contain letters, numbers and symbols. All fields are required.
- B. When your registration has been completed successfully, you will see the message "User ID and Password are created". Please click [here](#) to login to "Contractor Portal". Click the link to be redirected to the login page where you can login to the portal to complete your enrollment. You will also receive an email with your User ID and Password for your records.

Use your provided or created User ID and Password to login. If any error messages appear, contact your AJG Wrap-up Administrator.

Step 2: Accessing Existing Enrollment or Adding a New Enrollment

- A. If your incomplete enrollment already has a contract in the system, you may be required to fill in the missing details. Your contract can be selected by clicking on the contract number hyperlink in the Contract # column.

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 Insurance | Risk Management | Consulting

Welcome: Heather Lawson [Sample Contractor]
 Last Login Time: 02/15/23 04:05 PM EST

Home
 Contract
 Reports
 Enrollment Status
 Missing Data Report
 Payroll Summary by Class Code
 Non-CIP Status
 Help & Support
 Take a Tour
 Help Instructions
 Message Center
 Contact Us
 Accounts
 Change Password
 About Us

Hello, you are logged into the Contractor Portal.
 For new and returning users who need to create a new enrollment record, please add [NEW ENROLLMENT](#).

Contractor
 Select

Contract #	Project	Contractor	Contract Status	Start Date
CONTRACTOR: Sample Contractor				
1234567-060	Sample Project	Sample Contractor	Enrolled	08/07/2021
1234567-061	Sample Project	Sample Contractor	NKLL	05/26/2021
1234567-063	Sample Project	Sample Contractor	Enrolled	05/26/2021
1234567-064	Sample Project	Sample Contractor	Enrolled	05/26/2021
1234567-065	Sample Project	Sample Contractor	Enrolled	05/26/2021
1234567-066	Sample Project	Sample Contractor	Enrolled	05/26/2021

B. If you do not see a contract for the specific project you are enrolling in, click the “New Enrollment” button.

C. When the user clicks on the [New Enrollment](#) link, a pop up screen will open as shown below. Users should provide the Project Code as listed in their Wrap Up manual or provided by their Wrap Up Administrator.

Project code verification

Please provide the valid project code in order to begin new enrollment

Step 3: Completing the Application for Enrollment

- A. The Application For Enrollment includes the following sections, each of which can be accessed via the Menu on the left of the screen:
- a. Company Information
 - b. Contract Information
 - c. Address Information
 - d. Contact Information
 - e. Additional Information
 - f. Subcontract Listing
 - g. Documents
 - h. Review
 - i. Non-CIP COI
 - j. Payroll
 - k. Documents
 - l. Close Out

Welcome: Heather Lawson | Sample Contractor |
Last Login Time: 02/15/23 04:05 PM EST

Home

Enrollment

Contract

Company Information

Contract Information

Address

Contact

Additional Information

Subcontract Listing

Documents

Review

ICW

Non-CIP COI

Payroll

Documents

Close Out

Reports

Enrollment Status

Missing Data Report

Payroll Summary by Class Code

Non-CIP Status

Application For Enrollment

In order for your company to be considered enrolled and covered under the Wrap Up Insurance, you must complete the details below. Any missing information may result in your contract being Incomplete and could delay insurance coverage. You will receive notices for any missing details required to complete and process your application. If you do not qualify for Wrap Up coverage, we will notify you. If your company qualifies for coverage and once all enrollment details have been provided you will receive a copy of your Welcome Letter and Certificate of Insurance evidencing coverage in the Wrap Up.

Provide Company Information

Project* Sample Project

Contractor Legal Name* Sample Contractor Add New

Federal ID #* 99-555555

DSA Select Add New

Business Type* Corporation

License Select Add New

SAVE FOR LATER NEXT

- B. Fill in each section with your information to the best of your ability. Fields in yellow are required to submit the enrollment. For a new enrollment, all fields should be filled in. If a contract has been added to your portal by an AJG Wrap-up Administrator, you may not be able to edit some fields. If you notice a mistake in a non-editable field, contact your AJG Wrap-up Administrator and ask them to make the update.

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Welcome: Heather Lawson [Sample Contractor]
Last Login Time: 02/15/23 04:05 PM EST

Application For Enrollment

In order for your company to be considered enrolled and covered under the Wrap Up Insurance, you must complete the details in your application. If you do not qualify for Wrap Up coverage, we will notify you. If your company qualifies for coverage and once all details are complete you will receive a copy of your Welcome Letter and Certificate of Insurance evidencing coverage in the Wrap Up.

Provide Company Information

Project* Sample Project

Contractor Legal Name* Sample Contractor Add New

Federal ID #* 99-5555555
This is your Company's Federal Tax Identification Number. Add New

Business Type* Corporation

License Select Add New

SAVE FOR LATER NEXT

If you are not sure what a field is requesting, hovering over the field title will show captioned explanations.

- Company Information – This information should prefill with the possible exception of the Federal ID #. You must enter your correct Federal ID # if it's not there.
- Contract Information – This information should be specific to this project and contract.
- Address – Please provide your company's address. If you have multiple addresses please provide the address for the branch that is responsible for the contract.

d. Contact - In the Contact section you must enter at least one contact and it must be marked as primary. You may also add additional contacts i.e. Payroll Contact or Worker's Comp Claim Contact by clicking the green plus sign on the right side of the screen. If you have previous enrollments you can select Existing Contacts here.

The screenshot shows the Gallagher 'Application For Enrollment' page. The sidebar on the left contains navigation links: Home, Contract (with sub-links for Enrollment, Company Information, Contract Information, Address, Contact, Additional Information, Subcontract Listing, Documents, Review, ICW, Non-CIP COI, Payroll, Documents, Close Out), Reports, and Help & Support. The main content area is titled 'Provide Contact Information' and includes instructions: 'Please select an existing contact record or add a new contact by completing the fields below. If you wish to provide more than one contact you can do so by clicking on the "Add" button. Note: You must select one contact record as "Primary".' The form fields include 'Contact Type*' (a dropdown menu with 'Select' and 'Please select Contact Type.'), 'First Name*', 'Email*', 'Phone*', 'Last Name', and 'Mobile'. A 'Primary' checkbox is checked. A red box highlights the 'Select Existing Contact' dropdown menu. At the bottom right, there is a green plus sign icon in a red box. The bottom navigation bar contains three buttons: 'PREVIOUS', 'SAVE FOR LATER', and 'NEXT'.

- e. Additional Information – Provide requested information.
- f. Subcontract Listings – You must add any on site Trade Contractor you have awarded. Trade Contractors must be enrolled separately. "Add Subcontract", "Edit Subcontract", and "Delete Subcontract" are available in blue on the right side of the screen:

Welcome: Heather Lawson [Sample Contractor]
Last Login Time: 02/15/23 04:05 PM EST

Application For Enrollment

In order for your company to be considered enrolled and covered under the Wrap Up Insurance, you must complete the details below. Any missing information may result in your contract being Incomplete and could delay insurance coverage. You will receive notices for any missing details required to complete and process your application. If you do not qualify for Wrap Up coverage, we will notify you. If your company qualifies for coverage and once all enrollment details have been provided, you will receive a copy of your Welcome Letter and Certificate of Insurance evidencing coverage in the Wrap Up.

Sample Contractor / 1234567-084

[Add Subcontract](#) | [Edit Subcontract](#) | [Delete Subcontract](#)

Sub Contracts

Contract #	Project	Contractor	Contract Status	Start Date
No records to display.				

No items to display

50 Items per page

[PREVIOUS](#) [NEXT](#)

- g. Documents – You will be required to provide Rating and Declaration Pages from your traditional General Liability, Excess Liability, and Workers Compensation Policies. Please upload any required documentation here. You may browse your computer to find the file or you may drag and drop to upload. Please choose the correct Form Type for each upload by clicking the appropriate box. Rate/Declaration pages are to be uploaded by the type of coverage (GL Rate/Dec Page, WC Rate/Dec Page, XS Rate/Dec Page):

Welcome: Heather Lawson [Sample Contractor]
Last Login Time: 02/15/23 04:05 PM EST

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In order for your company to be considered enrolled and covered under the Wrap Up Insurance, you must complete the details below. Any missing information may result in your contract being incomplete and could delay insurance coverage. You will receive notices for any missing details required to complete and process your application. If you do not qualify for Wrap Up coverage, we will notify you. If your company qualifies for coverage and once all enrollment details have been provided, you will receive a copy of your Welcome Letter and Certificate of Insurance evidencing coverage in the Wrap Up.

Documents

Choose Upload Option

☒ Basic Upload ☐ Drag and Drop Upload

Select Form Type

☐ COI Reviews/Renewals ☐ EMR Mitigation Plan Supporting Docs

☐ Endorsement Review ☐ Enrollment

☐ GL Deductible ☐ GL Loss Rate

Select File

- h. Review – Please review the information entered and any information needs revised click the orange “EDIT” button on the right side of the line. If everything is correct click the “I agree that the statements in this application are true and accurate to the best of my knowledge.” box and enter your name into the Signature box:

The screenshot shows the Gallagher ROCIP application interface. The top header includes the Gallagher logo and the text "Welcome: Heather Lawson [Sample Contractor]" and "Last Login Time: 02/15/23 04:05 PM EST". The left sidebar contains a navigation menu with sections: Home, Contract, Enrollment, Company Information, Contract Information, Address, Contact, Additional Information, Subcontract Listing, Documents, Review (highlighted with a red arrow), ICW, Non-CIP COI, Payroll, Documents, Close Out, Reports, Help & Support, Take a Tour, and Help Instructions. The main content area displays the "Review" section. It includes a table for "Contract Type" with columns: Contact Type, Contact Name, Email, Mobile, Phone, and Primary. Below this is a section for "Additional Information" with an "EDIT" button. It asks "Do you currently carry an Umbrella/Excess Policy?" and "Umbrella/Excess reason:". Below that is a section for "Subcontractors" with an "EDIT" button and a table with columns: Contract #, Contractor, Start Date, End Date, Contract Value, and Contract Status. At the bottom, there is a checkbox for "I agree that the statements in this application are true and accurate to the best of my knowledge." and a signature box labeled "Signature (print your name)*" with an "Enrollment Date" of 02/15/2023. At the very bottom, there are three buttons: PRINT, SUBMIT, and SAVE FOR LATER.

- i. Non-CIP COI – If required, please enter your Workers Compensation policy information here.
j. Payroll – Please skip to Section 4: Payroll
k. Documents – You may enter any additional documents you didn't submit above here.
l. Close Out – Please skip to Section 5: Close Out

Step 4: Reporting Payroll Online

Payroll is required to be submitted **monthly** online by **all** Trade Contractors on jobs that cover Worker's Compensation.

- A. Once logged in to the portal site click on the Contract # listed on the Home Screen.
- B. When the Contract Summary pops up go down to the Onsite Payroll line and click the orange "GO TO DETAILS" button on the right:

Contract Summary

Contract #: 1234567-062 Contractor: Sample Contractor Project: Sample Project Contract Status: Enrolled

[Click here](#) to download a summary report with your compliance information.

Enrollment (Enrolled)	GO TO DETAILS
All Information Submitted	
Document	GO TO DETAILS
Please click on GO TO DETAILS button to upload the documents.	
Subcontract	GO TO DETAILS
No. of Subcontracts : 0	
Insurance Costs (N/A)	GO TO DOCUMENT
Not Applicable	
Non-CIP COI (Missing)	GO TO DETAILS
Onsite Payroll (Incomplete)	GO TO DETAILS
Missing payroll	
* Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, May 2021, Apr 2021, Mar 2021	
Close Out	GO TO DETAILS
Applies upon completion of onsite work.	

- C. The system will prefill the date of the last month. (Any dates in red, are delinquent payroll that must also be submitted. You can enter payroll for these dates by pressing them and filling in the information.)
- D. On the payroll screen, the WC Code(s) will be filled from the estimated payroll you submitted during enrollment.

- E. If you need to add another WC code, click on the **blue plus (+)** button located on the top right of the payroll chart. You can delete a selected WC Code by clicking the **red Delete (x)** icon located above the Reported Payroll column. Note: You must leave a note in the notes field explaining to the AJG Wrap-up Administrator why you are entering payroll for a class code not included on your enrollment.

- F. Click the Man Hours field to enter the correct hours. Enter the Unburdened Payroll (straight time: no overtime premium, taxes, union dues, etc...)
- Remember: If there are no hours worked for a WC code for that month, enter zero (0) in all fields**
- G. If no time was worked on site for that month, please check box next to "check the No Activity on jobsite this period box" and submit.

No activity on jobsite during this period ☐

- H. If you are entering Final Payroll, please check box next to "Is Final Payroll for contract?"

Is this final payroll for contract? ☐

- I. After all required information has been entered, click the orange Submit button at the bottom of the screen. **Please note:** Once the payroll information has been submitted it is still editable and can be revised as needed. If you are unable to edit please contact the AJG Wrap-up AJG Wrap-up Administrator for changes.
- J. To print, click the green Print button on bottom of the screen next to the Submit button. A PDF file will open displaying the details of the submitted Actual Payroll.

Step 5: Close Out

- A. Once logged in to the portal site click on the Contract # listed on the Home Screen.
- B. When the Contract Summary pops up go down to the Close Out line and click the orange "GO TO DETAILS" button on the right.
- C. Please fill out all fields on the Contract Close Out screen.
 - a. Date Onsite Work was completed - The day your company finished work on site.
 - b. Completion Signature - The name of whomever is completing the form
 - c. Final Contract Value - Your final contract value with you Trade Contractor
 - d. Payroll Information - The final payroll amount for all Class Codes from your enrollment, for the entire project. NOTE: The payroll box will auto fill with the totals from your monthly payroll submissions. If the total does not match, you must go through your reported payroll for each month and edit as necessary. Once you have edited you may press the "Refresh Payroll" button and submit.
 - e. Sub Contractor Details – Please review your subcontractors and enter their final contract value.
 - f. Are there any Trade Contractors that you hired for this project that are not listed above as EXISTING SUBCONTRACTORS? – Please select "Yes" or "No" in the drop down.
 - g. Add Subcontracts – Please use the **blue plus (+)** button to add any Trade Contractors not listed above in the Sub Contractor Details list.

The screenshot shows the Gallagher portal interface. The left sidebar contains a navigation menu with options: Home, Contract (selected), Enrollment, ICW, Non-CIP COI, Payroll, Documents, Close Out, Reports, Enrollment Status, Missing Data Report, Payroll Summary by Class Code, Non-CIP Status, Help & Support, Take a Tour, Help Instructions, Message Center (1), Contact Us, Accounts, and Add User. The main content area is titled 'EXISTING SUBCONTRACTORS' and includes a table with columns: Contract #, Contractor Name, Contract Status, Final CV (Reported b..., and Final CV (Reported b... The table is currently empty with the message 'No records to display.' Below this, there is a section 'Are there any subcontractors that you hired for this project, that are not listed above, as EXISTING SUBCONTRACTORS?' with a 'Select' dropdown menu. Further down, the 'ADD SUBCONTRACTS' section prompts the user to 'Please add a line and provide the details for any of your subcontractors that are not listed above.' It features a table with columns: Subcontract..., Sub's Start Date, Description of W..., Contact First..., Contact Last ..., Contact E..., and Final Contra... This table is also empty with the message 'No records to display.' A red arrow points to a blue plus (+) button located between the 'EXISTING SUBCONTRACTORS' and 'ADD SUBCONTRACTS' sections, which is used to add new subcontractors.