

This addendum is for illustrative purposes only. Coverages, terms, conditions, and processes are subject to change.

Coverage: ROCIP Phase VIII

For projects with NTP after 12-15-2022 and before 08-01-2025

The ROCIP will provide the enrolled parties with insurance at a Project Site*.

Workers' Compensation (WC) - Pays medical expenses and lost wages of an employee who is injured on the job.

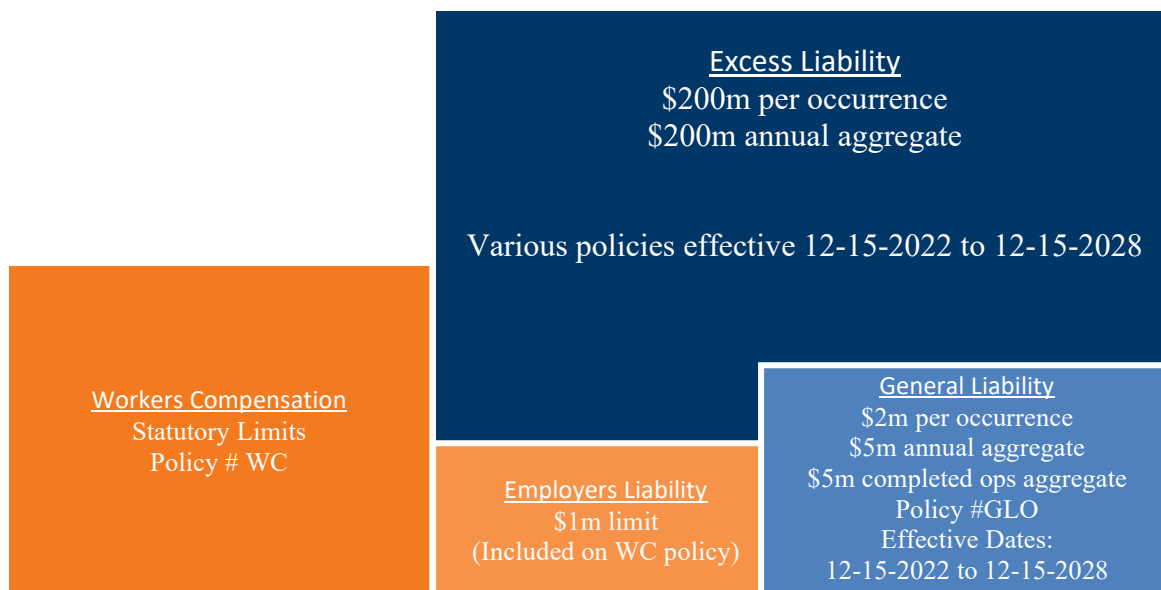
Employers' Liability (EL) – Protects an employer from damages from a lawsuit resulting from an injury due to the employer's negligence.

General Liability (GL) - Protects against liability claims for bodily injury (BI) and property damage (PD) to third parties arising out of premises, operations, and completed operations. It also provides advertising and personal injury (PI) liability.

Excess Liability (XS) - Provides additional limits of liability in excess of underlying Employers' Liability and General Liability primary limits.

Insurance policy deductibles under the OCIP program are paid by the Owner.

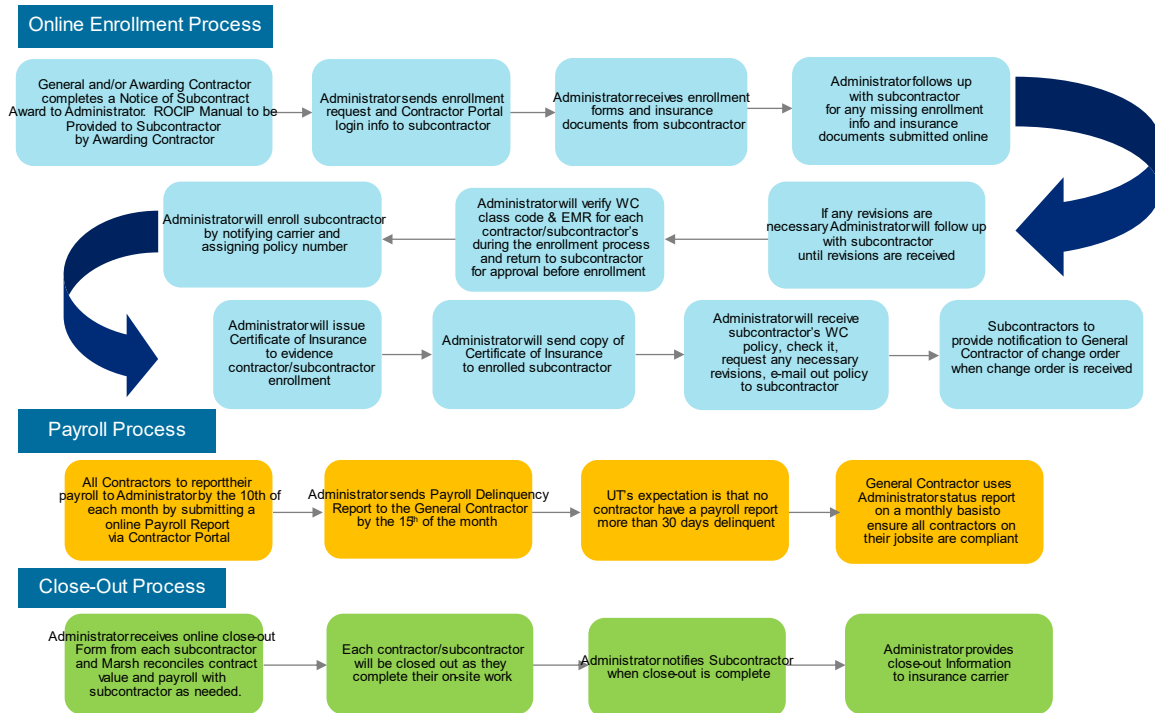
Phase VIII – Owner Provided Insurance Structure



* "Project Site" includes:

1. At the Project Site
2. At locations that are necessary or incidental to the project as described in the contract documents
3. At off-site staging or storage areas, but only if the following apply:
 - a. they are dedicated solely to the designated project and
 - b. the insurance carrier agrees to provide coverage
4. Areas immediately adjacent to the "designated project" including boundaries of local streets or public easement

ROCIP PROCESS FLOW CHART



Coverage: Builder's Risk V

For Projects with NTP on or after December 23, 2024

The Master Builder's Risk Insurance Program provides coverage for physical loss or damage to the Work caused by a covered peril during construction or renovation. The program covers the work being completed, and scheduled owner furnished equipment.

Coverage Limits

- \$400,000,000 – 100% Program Limit of Liability
 - Physical Damage (Hard Costs including owner supplied materials) for all structures. The specific limit per project is determined by the project values.
 - \$50,000,000 – Physical Damage for any project which includes joisted masonry or mixed combustible structures.
 - \$25,000,000 – Physical Damage for any project which includes wood frame.
 - Refer- Modular and Mass Timber
 - Flood per occurrence and in the annual aggregate:
 - \$25,000,000 – Flood A, D, or V
 - \$50,000,000 – Flood Shaded X or B
 - \$400,000,000- Flood All Other Zones
 - \$400,000,000 – Earthquake per occurrence and in the annual aggregate.
 - Named Windstorm (including storm surge) per occurrence:

- \$25,000,000 – Galveston Island
- \$50,000,000 – Named Storm Wind Zone 1 Counties (including but not limited to Harris County South locations)
- \$50,000,000 – Named Storm Wind Zone 2 Counties (including but not limited to Hidalgo and Harris County North locations)
- \$400,000,000 – All Other TX Wind Zones
- \$400,000,000 - Severe Convective Storm per occurrence and in the annual aggregate
 - Damage to Existing Property – \$5,000,000 (does not apply to non-contiguous property)
 - Offsite Storage – \$5,000,000 in any one location.
 - Transit – \$5,000,000 on any one conveyance.
 - Soft Costs– \$5,000,000 or 30% of the contract value, whichever is less (per occurrence and aggregate per project).

In the event of an insured loss caused by the action or inaction of Contractor, any Subcontractor of all tiers, or by anyone directly or indirectly employed by any of them, or by anyone for whose acts any of them may be liable, Contractor will be responsible for, and reimburse to Owner, any applicable deductible under the builder's risk insurance policy, which may be up to \$50,000. Any costs associated with Contractor's responsibility for the applicable deductible will not be considered cost of Work, and shall not be covered under the Owner's OCIP.