

**FREQUENTLY ASKED QUESTIONS (FAQs)  
ABOUT SUBCONTRACTOR INSURANCE**

1. **Where can I find information about the BJC insurance program and subcontractor requirements?** Go to [bechteljacobs.com/info/insurance.html](http://bechteljacobs.com/info/insurance.html) and select “Insurance Program” or call Risk Management at 865-574-2612.
2. **Where can I find contact information for the insurance program?** Go to [bechteljacobs.com/info/insurance.html](http://bechteljacobs.com/info/insurance.html) and select “Insurance Program”.
3. **What does *MIIP* mean?** The initials stand for “Management and Integration Insurance Program”. It is a wrapup insurance program provided by BJC on behalf of DOE for subcontractors of all tiers, who have been properly enrolled, while performing work under the M&I contract related to the Oak Ridge, TN, Paducah, KY or Portsmouth, OH project sites.
4. **Where can we get a copy of the Insurance Manual?** It is found on the website [bechteljacobs.com/info/insurance.html](http://bechteljacobs.com/info/insurance.html) select “Insurance Program.” Internally, it is found under “M”; select “Insurance (MIIP) Manual”. If you do not have access to the Web or have difficulty retrieving the document, call the Risk Management office at 865-576-2612 to request a copy.
5. **Who is required to be enrolled in the MIIP?** All subcontractors of all tiers who perform M&I work onsite at Oak Ridge, TN, Paducah, KY or Portsmouth, OH, who meet eligibility requirements outlined in the Insurance Manual.
6. **Where do I find information on who is eligible for enrollment in the MIIP?** That information is available in the Insurance Manual. If you have questions, call the Risk Management Office.
7. **Who is not eligible for the MIIP?** Subcontractors who work offsite (including CROET facilities) or who otherwise do not meet eligibility requirements outlined in the Insurance Manual.
8. **Are subcontractors who are not eligible for the MIIP required to provide insurance certificates to BJC?** Yes. Each subcontract has a specific scope of work that determines insurance limits required of the subcontractor. A certificate of insurance evidencing coverage must be approved before the subcontractor can begin work. If you need further information, call the Risk Management office.
9. **Where do I get the enrollment forms?** They are part of the Insurance Manual.
10. **How do I enroll in the MIIP?** When a first-tier subcontract is awarded, BJC completes MIIP Form 1 and sends it to Risk Management. The successful bidder completes MIIP forms 2A and 2B and sends them to the SCA. For subtier awards, the awarding subcontractor completes MIIP form 1, returns it to the prime subcontractor who sends it to the SCA. The successful bidder completes MIIP forms 2A and 2B, returning them to the awarding subcontractor. The SCA will send all

MIIP forms to the Risk Management office. Fax (865-576-2261) or E-mail ([zra@bjcillc.org](mailto:zra@bjcillc.org))

11. **Why does the subcontractor need to enroll under each contract?** The MIIP insurance follows the specific contract, not the individual subcontractor. If you are a subcontractor at any tier on various jobs, you must enroll under each job.
12. **Do all subtier contractors need to be enrolled?** Yes, if the subcontractor will be *working* onsite on a BJC or DOE project. The prime subcontractor is contractually obligated to identify all subtiers who will be working under its direct contract with BJC. If you need to clarify the eligibility of your subcontractor, please call Risk Management at 865-576-2612 or talk to your SCA.
13. **What coverage is provided by the MIIP?** Worker's Compensation, General Liability.
14. **What does the MIIP cost?** The program is provided by BJC at no additional cost to the subcontractor after proper enrollment.
15. **Why does a subcontractor need to provide proof of insurance?** The MIIP covers only onsite work for BJC and DOE. The subcontractor is required to provide proof of coverage for offsite operations and anything that falls outside of the coverages provided by the MIIP.
16. **What are the required minimum limits of basic subcontractor-provided coverage?** General Liability \$1 million; Auto Liability \$1 million; Worker's Compensation statutory limits in TN and KY; Employer's Liability \$1 million. (Ohio coverage must be obtained through the Ohio Bureau of workers' compensation or by self-insurance program approved by the state of Ohio.)
17. **Why is it so important to have the contract number on the insurance certificate?** The insurance is contract specific (follows the contract, not the subcontractor). If a subcontractor is performing under several different subcontracts, it must submit an acceptable certificate for each job. In other words, if it is a subcontractor at any level on ten different projects, it must submit an insurance certificate for each of those projects. If the subcontractor is eligible to be enrolled in the MIIP, it must also submit enrollment forms under each subcontract.
18. **Is Excess Liability required?** No. We normally review it only if the limits on the basic coverage do not meet the minimum amount required for a particular line of insurance. For example, if the certificate shows \$500,000 for auto liability (rather than the required \$1 million) and also shows excess liability coverage of \$500,000, we will consider that the combined excess and auto coverages are adequate to meet the \$1 million auto liability requirement.