

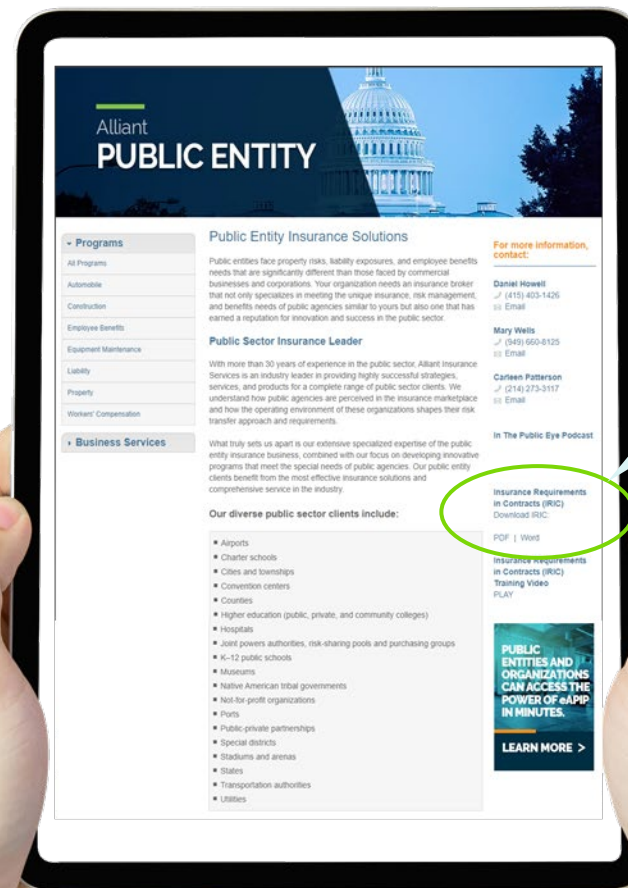


IRIC Manual v.2022 Updates

Insurance Requirements in Contracts (IRIC) Manual

How to Locate the IRIC Manual

[Alliant's Website](#)



Insurance Requirements in Contracts (IRIC) Download IRIC: [PDF](#) | [Word](#)

v.2022 Update

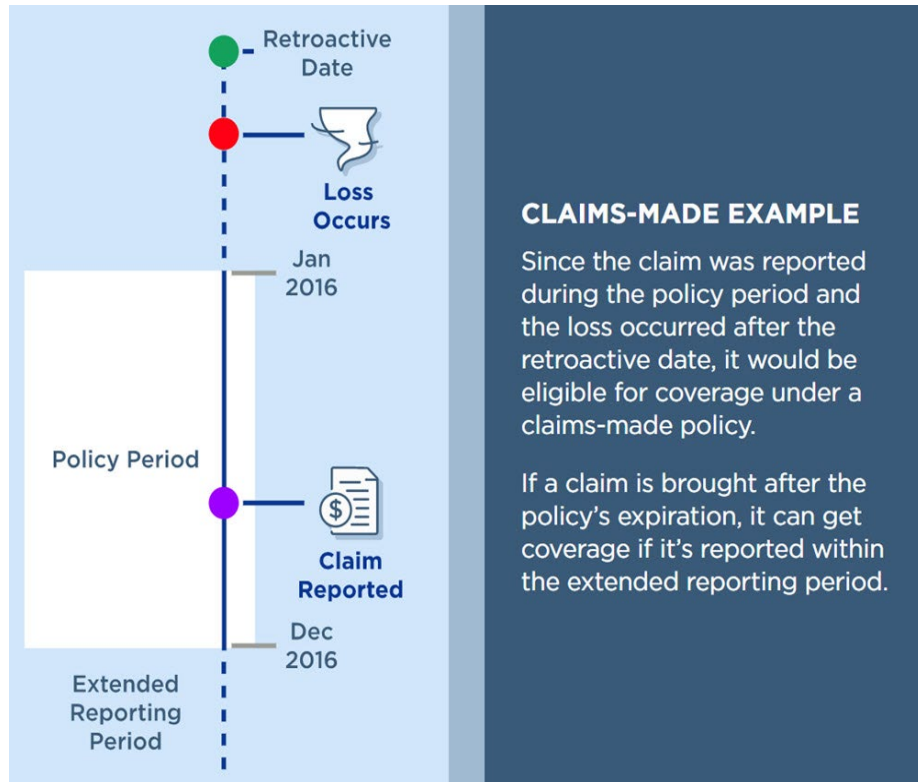
What's Changed?



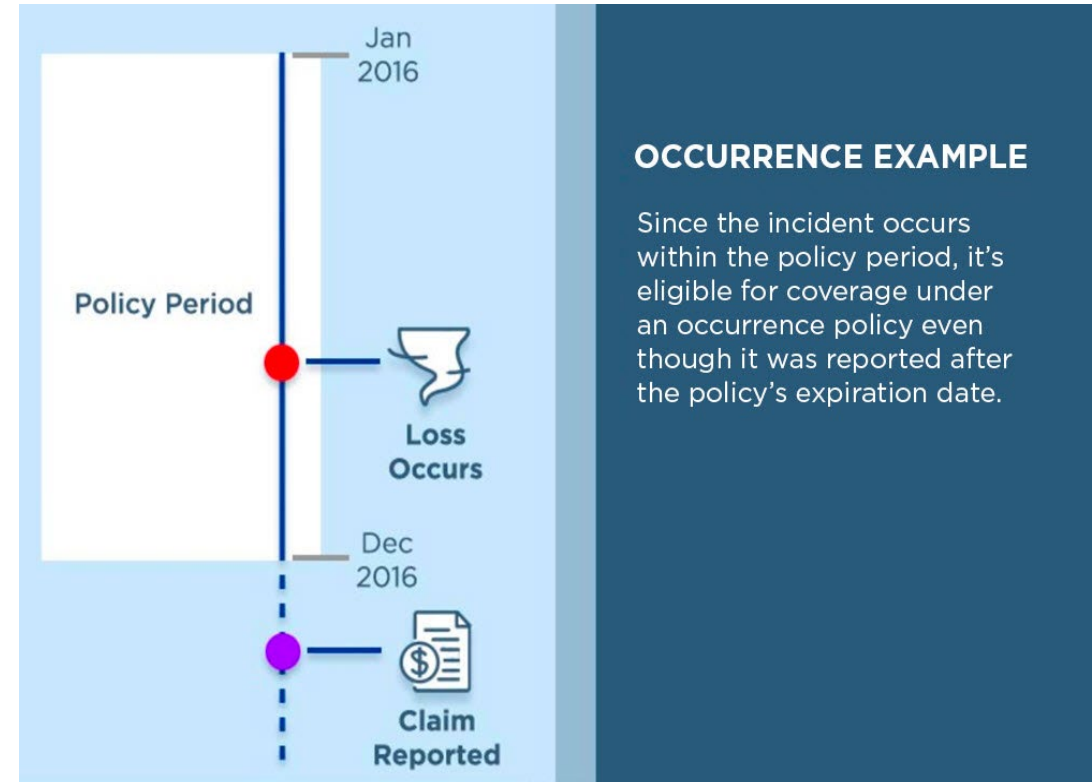
- › Updated Additional Insured Charts & Comparison of AI Endorsements
- › Further clarification on **The Myth of “Following Form” Coverage**
- › More detail on perils of contractor SIR coverage
- › Declarations Pages, Schedule of Endorsements and Prior Work Exclusions
- › Standard Limits for Airport tenants, vendors & users
- › Sample CA Workers’ Comp exemption

What is Claims Made Coverage?

Claims Made – “trigger” of coverage is when claim is reported. Loss is covered if occurred after retro date and reported within policy or extended reporting period.



Occurrence – “trigger of coverage is when loss occurs, regardless of when reported (can be years later).





I. Construction Risks

Are you as protected as you think?

Construction Risks

Are you as covered as you think?



Other significant recent changes:

- › **Automatic Additional Insured:** Old CG 2010, 2026 and 2027 required scheduled AI, **new** CG 2033 (ongoing ops) and CG 2039 (completed ops) provide automatic coverage where required in written agreement.
- › **Privity of contract issues:** **newish** CG 2038 (ongoing ops) and CG 2040 (completed ops) solves the problem for downstream contractors not in direct contract with the public entity
- › **Waiver of Subrogation:** **new** CG 2453 provides automatic waiver where required in a written agreement

Additional Insured (AI) Endorsements

Based on Insured Relationship to AI

AI Relationship to Insured	No Contract with AI Required (Privity) & Doing Work For AI		Privity & Work For AI	No Privity & No Work For AI
	Scheduled	Automatic*	Automatic*	Automatic*
Type of Endorsement				
Ongoing Ops Form #	20 10	20 38	20 33	20 42 ⁺ or 20 43
Completed Ops Form #	20 37	20 40	20 39	NONE

* ONLY if required in written contract or agreement

⁺ For Designated Operations

For Automatic Status, Form Numbers 20 38 and 20 40 should be required rather than the 20 33 and 20 39

Use form 20 33 and 20 39 ONLY when you are SURE there are no subs being used that have NO contract "With You"



II. Technology Risks

The Changing Landscape

Technology Risks

The changing landscape



IRIC Manual Chapter 4 discusses essential terms:

- › Personally Identifiable Information, Protected Health Information and Payment Card Information
- › Confidentiality
- › Data Protection Standard of Care
- › Notification of Information Security Incident
- › Compliance with Data Security Laws (numerous)
 - › New: PRC's new DSL and Personal Information Protection Law (PIPL) joins EU's GDPR and US laws
- › Access to Systems privileges, data storage & data destruction
- › Audit rights
- › Warranties and Remedies



III. Other Topics

Aviation, Marine, Special Events, Youth Activities,
Alternative Risk Financing, and Emerging Risks

Aviation

Other Topics



Not just droning on about drones... but sort of.

- › Airport liability –commercial and general is a specialty
 - › IRIC’s new details on requirements including Fixed Base Operators, hangarkeeper’s
 - › **See Exhibits 9, 10 & 11**
 - › Some of your tenants have valuable contents – aka private jets
 - › Indemnification for health injuries
- › PFAS Exclusions
- › Unmanned Aerial Systems – owned and contracted
- › Autonomous Personal Aerial Vehicle – demo’s

Questions?



The More Rewarding
Way to Manage Risk

www.alliant.com
specialty@alliant.com

