

Rolling Owner Controlled Insurance Program (ROCIP)

Frequently Asked Questions

The questions and answers that follow are presented for general information only. For full ROCIP information for specific contracts please refer to **VOLUME II SPECIAL PROVISIONS**, the Special Provision titled **ROLLING OWNER CONTROLLED INSURANCE PROGRAM (Illinois Tollway)**, and the **ROCIP Insurance Manual**.

GENERAL

Q: Where can I find information about the ROCIP in the contract documents?

A: ROCIP information is included in the contract documents in **VOLUME II SPECIAL PROVISIONS** in the Special Provision titled **ROLLING OWNER CONTROLLED INSURANCE PROGRAM (Illinois Tollway)**, and in the **ROCIP Insurance Manual**. A link to the Manual can be found in the Illinois Tollway's Online Plan Room at <https://www.illinoistollwaybidding.com/>.

Q: Will there be a webinar or other presentation for the ROCIP?

A: The Tollway has presented webinars on the ROCIP; following are links for replay:

- <https://www.youtube.com/watch?v=Zc9lZEBjPkE&feature=youtu.be>
<https://youtu.be/upP92ZsF19g>

Q: What insurance coverages are included in the ROCIP?

A: The ROCIP provides coverage for general liability for on-site operations only.

Q: Does the ROCIP provide performance and payment bonds?

A: The ROCIP is an insurance program for general liability coverage; it does not provide surety bonds.

Q: Can I bid the contract using my insurance program, and not the ROCIP?

A: For contracts advertised with the ROCIP, contractors and eligible subcontractors must use the ROCIP coverages.

Q: How do I know what insurance costs I should not include in my bid?

A: Insurance costs for commercial general liability and excess/umbrella liability due to eligibility for the ROCIP must be excluded from your bid. An Insurance Cost Calculation Worksheet is included in the **ROCIP Insurance Manual**, Section 8.0 PROJECT FORMS for guidance.

Q: My insurance company would like to review the actual ROCIP policies. Can I get copies?

A: The Tollway's ROCIP insurance policies are not available for general review. Contractors may review ROCIP insurance policies after enrollment in the ROCIP, as provided in the Special Provision titled **ROLLING OWNER CONTROLLED INSURANCE PROGRAM (Illinois Tollway)**.

March 1, 2021

Q: If the ROCIP is providing general liability insurance coverage, why is my company also required to provide proof of insurance?

A: The ROCIP provides general liability coverage for on-site operations only. Contractors and subcontractors are required to provide other coverages such as automobile liability, workers compensation and employers liability, contractor's pollution liability for both on-site and off-site exposures, and general liability for off-site exposures only.

For specific contract requirements see **VOLUME II SPECIAL PROVISIONS, ROLLING OWNER CONTROLLED INSURANCE PROGRAM (Illinois Tollway)**.

Q: Is Traffic Control (MOT) an on-site exposure, even if my company is only delivering and picking up traffic control equipment?

A: Delivery and pick-up would not be considered as on-site work. See the **ROCIP Insurance Manual**, Section 3.0 for a description of Excluded Parties.

ENROLLMENT

Q: What happens if I'm the low bidder and I'm not accepted into the ROCIP?

A: Winning low bidders are automatically accepted into the ROCIP, subject to completion of the ROCIP Enrollment Form provided in the **ROCIP Insurance Manual**.

Q: What happens if one of our subcontractors is not accepted into the ROCIP?

A: Enrollment of contractors and eligible subcontractors into the ROCIP is automatic, upon completion the ROCIP Enrollment Form found in the ROCIP Insurance Manual.

Q: If I am a subcontractor on a ROCIP-designated project, how do I enroll in the ROCIP?

A: The prime contractor is responsible for ensuring that subcontractors utilized on the project are enrolled in the ROCIP.

Q: If I am a successful bidder on more than one contract, do I have to fill out another ROCIP application?

A: Contractors must enroll in the ROCIP for each contract separately, completing a new ROCIP Enrollment Form for each contract.

Q: Is my company responsible for premiums or adjustments for ROCIP insurance policies?

A: The Illinois Tollway is responsible for all premiums and adjustments for the ROCIP insurance policies, including additional premiums or return premiums.

CLAIMS AND DEDUCTIBLES

Q: In the event of a claim, how is responsibility assigned and by whom?

A: Liability claims under the ROCIP will be investigated and responsibility will be assigned by the insurance company's designated claims representative.

Q: In the event of a liability claim under the ROCIP, what is the amount of deductible my company could be responsible for?

A: Contractor and subcontractor deductible contributions are calculated as a percentage of the overall contract value; see the contract documents **VOLUME II SPECIAL PROVISIONS**, the Special Provision titled **ROLLING OWNER CONTROLLED INSURANCE PROGRAM (Illinois Tollway)** for the deductible contribution schedule for specific contracts.

Q: If my company is a subcontractor and has a general liability claim under the ROCIP, would there be a deductible?

A: Yes, subcontractors may be responsible for a per-occurrence deductible for liability claims under the ROCIP.

Q: Could my company be responsible for more than one deductible on a project?

A: Deductibles for claims under the ROCIP are per-occurrence; a company could be responsible for more than one deductible contribution on a single project if there were claims arising from separate occurrences.

Q: In the event of a liability claim, how does the Tollway recover the deductible from the contractor or subcontractor?

A: Deductible contributions will be deducted from amounts otherwise due under the contract. In the event the amounts due are insufficient to cover the allocated deductible contribution, responsible parties must arrange for direct payment of the allocated amount. In the event responsible parties fail or refuse to pay allocated amounts, the Tollway may collect the amount by other means authorized by the contract or by law.

Q: If there are multiple parties involved, is the deductible split between all responsible parties or is each responsible party liable for the entire per-occurrence deductible.

A: The deductible contribution for liability claims with multiple parties involved will be shared on a pro-rata basis between all responsible parties, based on the proportion of liability attributable to each party.