

INSURANCE REQUIREMENTS



Prior to us sending you a subcontract for work on any of our projects we require a certificate of insurance and worker's compensation insurance certificate. These insurance certificates will be an exhibit to your subcontract and must meet the requirements of that subcontract. Below is the language contained in the subcontract detailing the insurance requirements. Once we have received your certificates of insurance and any other required documents, your subcontract will be sent to you.

Liability Insurance. Subcontractor shall carry such compensation, public liability and other types of insurance as may be required by the Contract Documents and to fully protect his workmen, the Contractor, the Owner and the public at all times naming the Contractor as an additional insured. In no case shall the Subcontractor's insurance limits be below those listed below:

<u>GENERAL LIABILITY:</u>		<u>EXCESS LIABILITY:</u>	
General Liability	\$2,000,000	Each Occurrence	\$1,000,000
Products/Completed Operations	\$2,000,000		
Personal and Advertising Injury	\$1,000,000		
Each Occurrence	\$1,000,000	<u>AUTOMOBILE LIABILITY:</u>	
Fire Damage	\$50,000	Combined Single Limit	\$1,000,000
Medical Expenses	\$5,000		

Subcontractor shall forward proof of insurance prior to the start of any work, however, failure of Contractor to demand such proof of insurance shall in no way relieve Subcontractor of responsibility to provide insurance as outlined in this paragraph. Additionally, Subcontractor shall cause the following language to be included on any Certificate of Insurance issued to Contractor:

"CERTIFICATE HOLDER IS NAMED AS ADDITIONAL INSURED FOR ONGOING AND COMPLETED WORK UTILIZING CG 20 10 (11/85) OR CG 20 10 (10/01) AND CG 20 37 (10/01) OR ITS EQUIVALENT AS PUBLISHED BY THE INSURANCE SERVICES OFFICE (ISO) AND WAIVER OF SUBROGATION CLAUSE IS ADDED. AGGREGATE LIMIT APPLIES PER PROJECT. THE INSURANCE PROVIDED FOR THE ADDITIONAL INSURED IS PRIMARY INSURANCE. ANY OTHER INSURANCE MAINTAINED BY THE ADDITIONAL INSURED WILL BE CONSIDERED EXCESS OVER AND NON-CONTRIBUTORY WITH THE INSURANCE PROVIDED BY THIS POLICY."

Contractor shall be notified in writing thirty (30) days prior to cancellation of insurance. Failure to notify Contractor of such cancellation shall in no way limit Subcontractor or Subcontractor's insurance company's obligation to provide insurance under this paragraph.

Workers' Compensation Insurance. Subcontractor, at its expense, shall fully comply with the workers' compensation laws for each state in which Subcontract Work is performed by its employees, and with the safety, health and other regulations of the governmental authorities that administer such laws. Before commencing the Subcontract Work on a Project, Subcontractor shall deliver to Contractor certificates evidencing such compliance with respect to each applicable state. Renewal certificates shall be provided to Contractor at least thirty (30) days prior to the expiration of any certificates.