



Subcontractor is required to obtain and maintain insurance per the written Contract/Subcontract. The requirements in the Subcontract shall prevail, these are only guidelines to review.

Commercial General Liability Insurance (CGL): Commercial General Liability insurance shall be based on Insurance Services Office ISO Form CG 00 01 or its equivalent, with limits no less than **\$1,000,000** per occurrence and general aggregate limits of **\$2,000,000**, with the general aggregate limit applicable per project (Form CG 2503, or equivalent) The coverage includes Blanket Contractual Liability insurance applicable to Subcontractor's indemnity obligations under this Subcontract and the deductible shall not be greater than \$25,000.. The coverages required herein shall extend six years after substantial completion, or longer depending on the stature of repose in the jurisdiction of the project. Subcontractor's provision of an executed Insurance Compliance Certificate to Contractor's satisfaction is a condition precedent to Contractor's obligation to pay Subcontractor. The Contractor's Commercial General Liability policy shall not contain an exclusion, endorsement or restriction of coverage relating to:

Claims by one insured against another insured, if the exclusion or restriction is based solely on the fact that the claimant is an insured, and there would otherwise be coverage for the claim	Claims for property damage to the Contractor's Work arising out of the products-completed operations hazard where the damaged Work or the Work out of which the damage arises was performed by a Subcontractor	Claims for bodily injury to contractors or subcontractor(s) employees, including Claims for indemnity under Section 14 of these General Conditions arising out of injury to employees of the insured
Claims or loss due to physical damage under a prior injury endorsement or similar exclusionary language.	Claims or loss excluded under a prior work endorsement or other similar exclusionary language	Claims related to exterior insulation finish systems (EIFS), synthetic stucco or similar exterior coatings or surfaces, if the Work involves such coatings or surfaces
Claims related to residential, multi-family, or other habitational projects, if the Work is to be performed on such a project.	Claims related to roofing, if the Work involves roofing.	Any and all other restrictive endorsements, including pollution and contractual liability, that restrict coverage beyond the standard ISO CGL Form if the Work involves such hazards and the contract requires such coverage.
Claims related to earth subsidence or movement, where the work involves such hazards.	Claims related to explosion, collapse, and underground hazards, where the Work involves such hazards.	

Automobile Liability (Auto): Automobile Liability insurance covering bodily injury or property damage arising from the ownership, maintenance or use of any motor vehicle. At a minimum, coverage shall include all owned, non-owned or hired vehicles, with a combined single limit of \$1,000,000.00. MCS- 90 endorsement will be included if applicable.

Workers' Compensation and Employer's Liability: Workers' Compensation insurance in accordance with the laws of the state(s) where the work is being performed. The Subcontractor shall provide and maintain Employer's Liability insurance with limits of \$1,000,000 each accident for bodily injury by accident, \$1,000,000 each employee for bodily injury by disease, and \$1,000,000 policy limit for bodily injury by disease. Stop Gap Endorsement shall be included on the CGL policy if Subcontractor's employees operate in Washington, Wyoming, Ohio or North Dakota.

Excess Liability Insurance: Excess Liability insurance applying in excess of the policies specified above with limits of \$1,000,000.00 each occurrence and \$1,000,000 aggregate or higher as required by Contract/Subcontract and/or Purchase Order.

Contractors' Pollution Liability Insurance: Coverage for and against liability for pollution damage and pollution clean-up if project involves environmental hazards with limits no less than \$1,000,000 per occurrence or claim, and \$2,000,000 policy aggregate, if applicable, as required by Contract/Subcontract and/or Purchase Order.

Professional Liability Insurance: Professional Liability insurance with limits of \$1,000,000 per occurrence and \$2,000,000 in the aggregate, if applicable to Subcontractor's/Vendor's services/operations.

ADDITIONAL INSURED ENDORSEMENT. Subcontractor shall obtain both a Broad Form Additional Insured Status using ISO Endorsement CG 20 10 11 85 or a combination of CG 2010 10 01 and CG 2037 10 01 or equivalent which includes completed operations coverage, as well as a Commercial Automobile Liability Policy, naming Contractor, Owner, and any other entity required by the Main Contract, as "additional insureds". The foregoing "additional insured" status or endorsements shall also include coverage for liability arising out of (a) completed operations for six years following Substantial Completion, (b) operations performed for Contractor or Owner by Subcontractor, (c) acts or omissions of Contractor or Owner in connection with general supervision of Subcontractor's operations, and (d) claims for bodily injury, death or property damage brought against Contractor or Owner by Subcontractor's employees, or the employees of Subcontractor's subcontractors of any tier, however caused, related to the performance of the work under the Main Contract. The insurance afforded to above stated additional insureds under Subcontractor's policies shall be primary insurance and not excess over, or contributing with, any insurance purchased or maintained by additional insureds, and shall confer a status or contain an endorsement which provides the same. In the event Subcontractor and Contractor are covered by Contractor's insurance, Contractor's policy shall only apply excess of Subcontractor's policy. Subcontractor shall provide Additional Insured Endorsements to Contractor. Subcontractor shall not name Contractor or Owner as an additional insured on a professional services liability agreement

All insurance policies shall provide a waiver of all insurers' rights of subrogation against Contractor. All policies shall provide for thirty (30) days' prior written notice of material change, cancellation or termination to the Contractor. The cost of all insurance required, and any deductibles or self-insured retentions, shall be paid for by the Subcontractor. Limits of insurance specified herein are minimum limits and shall not limit Subcontractor's liability under the Subcontract or otherwise. All liability insurance shall provide coverage for cross-liability and severability of interests. Subcontractor's policies shall be primary to, and not contributory with, any other insurance available to Contractor.

Certificates of insurance acceptable to Contractor shall be provided prior to Subcontractor gaining access to any Contractor location/job site. If any of the required insurance expires or otherwise lapses during the term of a Project, the Subcontractor shall provide Contractor with new certificates of insurance as evidence that the required insurance has been renewed.

**If you have questions as to whether your current insurance program meets our specifications, we can review your declaration pages, forms and endorsements along with a current COI showing coverage(s) in place.