



## **SCHEDULE OF INSURANCE REQUIREMENTS**

**The Subcontractor shall purchase and maintain insurance of the following types of coverage and limits of liability:**

- 1) Commercial General Liability (CGL) with limits of Insurance of not less than \$1,000,000 each occurrence and \$2,000,000 Annual Aggregate.
  - a) If the CGL coverage contains a General Aggregate Limit, such General Aggregate shall apply separately to each project.
  - b) CGL coverage shall be written on ISO Occurrence form CG 00 01 1093 or a substitute form providing equivalent coverage and shall cover liability arising from premises, operations, independent contractors, products-completed operations, and personal and advertising injury.
  - c) Contractor, General Contractor, Owner and all other parties required of the Contractor, shall be included as insured's on the CGL, using ISO Additional Insured endorsement CG 20 10 (11/85) or CG 20 10 (10/93) **AND** CG 20 37 or CG 20 33 **AND** CG 20 37 or endorsements providing equivalent coverage to the additional insured's.. This insurance for the additional insured's shall be at least as broad as the coverage provided for the named insured subcontractor. In addition, it shall apply as primary and non-contributing Insurance before any other insurance or self-insurance, including any deductible, maintained by, or provided to, the additional insured.
  - d) Subcontractor shall maintain CGL coverage for itself and all additional insured's for the duration of the project and maintain Completed Operations coverage for itself and each additional insured for at least 3 years after completion of the Work.
- 2) Automobile Liability
  - a) Business Auto Liability with limits of at least \$1,000,000 each accident.
  - b) Business Auto coverage must include coverage for liability arising out of all owned, leased, hired and non-owned automobiles.
  - c) Contractor, General Contractor, Owner and all other parties required of the Contractor, shall be included as insured's on the auto policy.
- 3) Commercial Umbrella
  - a) Umbrella limits must be at least \$1,000,000.
  - b) Umbrella coverage must include as insured's all entities that are additional insured's on the CGL.
- 4) Workers Compensation and Employers Liability
  - a) Employers Liability Insurance limits of at least \$500,000 each accident for bodily injury by accident and \$500,000 each employee for injury by disease.
  - b) Where applicable, U.S. Longshore and Harbor Workers Compensation Act Endorsement shall be attached to the policy.
  - c) Where applicable, the Maritime Coverage Endorsement shall be attached to the policy

### **Waiver of Subrogation**

Subcontractor waives all rights against Contractor, General Contractor, Owner and Architect and their agents, officers, directors and employees for recovery of damages to the extent these damages are covered by commercial general liability, commercial umbrella liability, business auto liability or workers compensation and employers liability insurance maintained per requirements stated above.

Subcontractor shall provide at least 30 days advance notice in the event of a cancellation of or material change in any of the required policies/coverage's indicated above.

Such insurance policies will protect the Contractor against all claims for damages for personal injuries, death, or property damage claims suffered by or resulting directly or indirectly from the Subcontractor's operations and performance under his contract. Attached to each certificate of insurance shall be a copy of the Additional Insured Endorsement that is part of the Subcontractor's Commercial General Liability Policy. These certificates and the insurance policies required by this Article 13 shall contain a provision that coverage afforded under the policies will not be canceled or allowed to expire until at least 30 days prior written notice has been given to the Contractor. Failure of the Subcontractor to provide said insurance may, at the option of the Contractor, result in this agreement being terminated, or in lieu of such action the Contractor shall have the right to maintain all such insurance for and in the name of the Subcontractor and Subcontractor agrees to pay the cost thereof. Compliance by Subcontractor with the foregoing requirements as to carrying insurance and furnishing certificates shall not relieve Subcontractor from liability under this section.