

SUBCONTRACTOR/VENDOR INSURANCE REQUIREMENTS

❖ **Commercial General Liability (Occurrence Form):**

Combined Bodily Injury and Property Damage Liability:

General Aggregate Limit(Other than Products – Completed Operations)	\$2,000,000
Products - Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000

The following are standard coverages provided under a Commercial General Liability Policy. If your General Liability policy does not include these, they must be added by endorsement.

- Premises/Operations
- Blanket Contractual Liability for work performed by Subcontractors/Vendors
- Explosion, Collapse, and Underground
- Broad Form Property Damage (including Completed Operations)
- Personal Injury liability (with contractual exclusion deleted)
- The certificate of insurance shall state that it is **primary and non-contributory** with any insurance maintained by Contractor and Owner, their subsidiaries, directors, officers, employees, and agents.
- Contractual liability (including construction contracts)

The following are required endorsements:

- Contractor and Owner, their subsidiaries, directors, officers, employees, and agents shall be included as Additional Insureds for Ongoing Operations (Form CG 20 10) and for Completed Operations (Form CG 20 37), or their equivalent.
 - per project aggregate
 - waiver of subrogation
 - primary and non-contributory
- General Aggregate Limit Per Project

❖ **Business Auto Policy:**

Combined Bodily Injury and Property Damage Liability

Combined Single Limit:	\$1,000,000 each accident
Liability Coverage for the following must be included:	Any Automobile OR Owned, Non-Owned <u>and</u> Hired Automobiles
Additional Insured:	Endorsement included in favor of Contractor and Owner

❖ **Workers' Compensation and Employer's Liability:**

Employers Liability Coverage	\$500,000 Each Accident
Waiver of Subrogation	Endorsement included in favor of Contractor and Owner

❖ **Excess/Umbrella Policy:**

- \$1,000,000 Each Occurrence/\$1,000,000 Aggregate Excess of the Employer's Liability, Commercial General Liability and Automobile Liability on a following form basis.
- Contractor and Owner shall be included as Additional Insureds Including Completed Operations.

❖ **Certificates of Insurance:**

- The Subcontractor/Vendor shall furnish an **original** certificate of insurance to show that the insurance specified in this contract is in force, stating policy numbers, dates of expiration, limits of liability and coverages thereunder, the name of the project, or "Any and All Operations" if working on more than one project for Contractor.

❖ **Waiver of Subrogation:**

- Contractor and Subcontractor/Vendor waive all rights against:
 - (1) each other and any of their Vendors, agents and employees, each of the other, and
 - (2) the Owner, the Architect, the Architect's consultants, separate contractors, and any of their Subcontractors/Vendors, sub-subcontractors, agents and employees for damages caused by fire or other perils to the extent covered by property insurance provided under the Prime Contract or other property insurance applicable to the Work, except such rights as they may have to proceeds of such insurance held by the Owner as fiduciary.
 - Subcontractor/Vendor shall require of Subcontractor/Vendor agents and employees, by appropriate agreements, written where legally required for validity, similar waivers in favor of other parties enumerated herein. A waiver of subrogation shall be effective as to a person or entity even though that person or entity would otherwise have a duty of indemnification, contractual or otherwise, did not pay the insurance premium directly or indirectly, and whether or not the person or entity had an insurable interest in the property damaged