

**SUBCONTRACTORS INSURANCE GENERAL GUIDELINES**

**WILL NOT ISSUE PAYMENTS TO SUBCONTRACTORS  
UNLESS THE SUB'S CURRENT CERTIFICATE IS ON FILE AND APPROVED.**

Following are minimal insurance requirements for subcontractors. Where these general requirements are less than the requirements set by the contract documents the contract documents will prevail. The Certificate must show that the issuing company will mail 30 days written notice of cancellation (not "will endeavor to", as some certificates state).

Automobile Insurance	\$1,000,000 Combined Single Limit
Workers' Compensation Insurance	Per Statute \$100,000 Employers' Liability
Commercial General Liability coverage to include the following coverages: Contractual Liability, Operations, Completed Operations & Products, Broad Form Property Damage, Independent Contractors, Personal Injury, X.C.U. and other standard CGL coverages without amendment	\$1,000,000 Occurrence \$1,000,000 Aggregate Limits must apply "Per Project"
Umbrella Insurance	\$1,000,000 Occurrence \$1,000,000 Aggregate

Policies must be on an occurrence basis. We will not accept "claims made" coverages. Coverage must be with Best's "A" rated carriers reasonably acceptable to \_\_\_\_\_

The following statements must appear on each certificate (if it is necessary to attach that statement on a separate piece of paper the attachment should be signed, dated and clearly referenced to the certificate):

\_\_\_\_\_ and (insert Owners Name) are additional insureds on all policies other than Workers' Compensation. This insurance, other than Workers' Compensation, will be primary insurance over any other insurance available to the additional insureds for any personal injury or death or any property damage arising out of, or on account of or in consequence of, in whole or in part, the work of (insert subcontractor's Name) and/or the performance of its subcontract.

The Workers' Compensation policy has been endorsed to waive subrogation against  
\_\_\_\_\_

The subcontractor must maintain evidence of insurance through the warranty period.