



Insurance Requirements

Subcontractor hereby agrees that as a condition precedent to commencing work of any Contract it will present to Sharpe Brothers, A Division of Vecellio & Grogan, Inc. acceptable Certificates of Insurance, and/or other proof as requested, evidencing the maintenance of the following insurance coverage of the Subcontractor. Subcontractor will maintain said insurance in force at all times during the performance of any work herein provided for and for the specified term thereafter:

1. Worker's Comp/Employer's Liability
 - a. Workers Comp at Statutory Requirements; and
 - b. Employer' Liability Limits of:
 - 500,000 each accident;
 - 500,000 disease – policy limit; and
 - 500,000 disease – each employee.

2. Commercial General Liability (using ISO CG 00 01 12 07 or equivalent)
 - a. 1,000,000 each occurrence;
 - b. 2,000,000 General Aggregate (Aggregate Limit must apply "per project" using ISO CG 25 03 11 85 or equivalent);
 - c. 2,000,000 Completed Operations and Product Liability Aggregate – must be maintained for a period of 2 years following Owner's Acceptance of work;
 - d. Independent Contractors;
 - e. "XCU" hazards as applicable; and
 - f. Contractual Liability.

3. Automobile Liability
 - a. 1,000,000 (combined single limit); and
 - b. Coverage will apply on an "Any Auto" basis (ISO Symbol 1) **OR** "All Owned Autos" including "Hired and Non-owned (ISO Symbol 2, 8 and 9).

4. Umbrella/Excess Liability

Value of the Subcontract Agreement	Required Umbrella/Excess Liability Limit "Follow Form" General Liability, Automobile Liability and Employers Liability
Less than \$100,000	\$1,000,000 each Occurrence \$1,000,000 Aggregate
\$100,001 to \$250,000	\$2,000,000 each Occurrence \$2,000,000 Aggregate
\$250,001 to \$500,000	\$3,000,000 each Occurrence \$3,000,000 Aggregate
Greater than \$500,000	\$5,000,000 each Occurrence \$5,000,000 Aggregate

5. Professional Errors and Omissions Liability (when scope of the subcontract agreement includes any professional services).
 - a. 1,000,000 per claim/2,000,000 in the Aggregate;
 - b. Deductible may not exceed \$100,000 per Wrongful Act; and
 - c. Retroactive Date must be before the date any Professional Services are provided.

6. Environmental Impairment Liability (when scope of the subcontract agreement includes handling, transportation or disposal of hazardous materials).
 - a. 1,000,000 per claim/2,000,000 in the Aggregate;
 - b. Deductible may not exceed \$100,000 per Incident; and
 - c. Retroactive Date must be before the date any Environmental Services are provided
7. Name Contractor as an "Additional Insured" with respect to General Liability, Umbrella/Excess and Automobile Liability using ISO CG 20 10 07 04 and CG 20 37 07 04 or equivalent and so named on the Certificate of Insurance. **A copy of the Additional Insured endorsement must be provided with the Certificate of Insurance.**
8. Insure, or self-insure all loss to owned or leased tools and equipment which may be used on the project
9. Insure or self-insure all loss to property or materials provided by Subcontractor or others which are included or are to be included into the work covered by each Contract, and further, agree to waive its or Its insurer's right of subrogation against the Contractor, Its Officers, Employees, Agents or Servants.
10. All insurance required by the Contract shall be **primary and non-contributory** to any other valid and collectable insurance. **All coverage will provide for a waiver of subrogation or its insurer's right of subrogation against the Contractor, Its Officers, Employees, Agents or Servants.**
11. All insurance required shall be written through a company or companies satisfactory to Sharpe Brothers, A Division of Vecellio & Grogan, Inc., a Certificate of Insurance, in accordance with this contract, must be provided to Sharpe Brothers, A Division of Vecellio & Grogan, Inc., and must be issued using ACORD form 25-S or equivalent.
12. Coverage shall be endorsed and evidenced on the Certificate that Insurer is obligated to notify the Certificate Holder (Contractor) no less 30 days prior to cancellation or material change. It may also be evidenced by Rider attachment.