



MINIMUM INSURANCE REQUIREMENTS

Prior to commencing the Work, Trade Contractor shall procure and maintain at its own expense, until completion and final acceptance of the Project and including such period of warranty or guaranty stipulated in this Agreement or the Contract between the Owner and A/Z, insurance coverages with minimum limits as set forth below or as provided in the Contract between the Owner and A/Z, whichever are greater. The insurance shall be provided by insurance companies with an A. M. Best rating of A-, FSC VII or better and authorized to do business in the state where the Project is located. It is the responsibility of Trade Contractor to require its subcontractors and independent contractors to procure and maintain the same insurance required of Trade Contractor including the requirement of naming the Owner and A/Z as additional insureds.

Certificates evidencing such insurance shall: (a) name the Owner and A/Z as additional insureds; (b) reference the project name; (c) provide thirty (30) days prior written notice to A/Z of non-renewal, material change or cancellation; (d) be primary and non-contributory; and, (e) waive rights of subrogation of the insurers thereon against A/Z, the Owner and their respective assigns, subsidiaries, affiliates, employees, agents, representatives, insurers and underwriters. Trade Contractor agrees that all deductibles and self insured retentions, including claim handling and legal expenses, are the sole responsibility of Trade Contractor.

Commercial General Liability Insurance shall: (a) cover liability arising from premises, operations, independent contractors, products and completed operations and personal and advertising injury; and, (b) be written on an occurrence basis, per project, per location. Excess Liability Insurance shall be written on an occurrence basis, Automobile Liability Insurance shall include coverage for liability arising from owned, leased, hired and non-owned vehicles and Workers' Compensation Insurance shall be maintained in accordance with applicable statutes. The minimum limits listed below are for reference purposes only:

Type of Insurance	Minimum Limits
General Liability	Bodily Injury and Property Damage \$1,000,000.00 each occurrence \$2,000,000.00 products and completed operations \$2,000,000.00 general aggregate per project \$1,000,000.00 personal & advertising injury aggregate
Automobile Liability	Bodily Injury \$1,000,000.00 per person \$1,000,000.00 per accident Property Damage \$1,000,000.00 per accident
Excess Liability	\$5,000,000.00 per occurrence \$5,000,000.00 aggregate
Workers' Compensation Employer's Liability	Statutory \$1,000,000.00 each accident \$1,000,000.00 disease each employee \$1,000,000.00 disease policy limit