



## Standard Insurance Requirements

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Subcontractor shall maintain insurance with the following minimum limits of liability:

1. **Commercial General Liability**
  - General Aggregate - \$2,000,000
  - Products – Completed Operations Aggregate - \$2,000,000
  - Personal & Advertising Injury - \$1,000,000
  - Each Occurrence - \$1,000,000
2. **Commercial Automotive Liability**
  - Combined Single Limit - \$1,000,000
3. **Workers' Compensation and Employer's Liabilities**
  - Each Accident – \$100,000
  - Each Disease – Policy Limit - \$500,000
  - Each Employee - \$100,000
  - a) Where applicable, U. S. Longshore and Harborworkers Compensation Act Endorsement shall be attached to this policy.
  - b) Where applicable, the Maritime Coverage Endorsement shall be attached to the policy.
4. **Umbrella**
  - Each Occurrence - \$5,000,000 over primary insurance, each occurrence SIR \$10,000 or less.
5. **Waiver of Subrogation**

Subcontractor waives all rights against 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.
6. **Certificate and Endorsements**
  - a) One (1) current certificate of insurance must be on file prior to the start of work.
  - b) Please state "Various Projects" under the Description of Operations. (This eliminates the need for a separate per project certificate).
  - c) The certificate holder will be named as additional insured under the subcontractor's commercial general liability policy on a primary and non-contributory basis using commercial general liability endorsement forms number CG20101001 and CG20371001, or equivalent, which provides both premises and operations and completed operations.
  - d) Certificate Holder: W. M. Jordan Company, Inc.