



## INSURANCE REQUIREMENTS

The SUB-CONTRACTOR agrees to purchase and maintain in force for the duration of the WORK, insurance policies in companies acceptable to the CONTRACTOR. The SUB-CONTRACTOR shall not commence work under this Contract until he has delivered and received approval for certificates of insurance indicating the kinds and limits of his policies. In addition, the SUB-CONTRACTOR shall not allow any of his Sub-Sub-Contractors to commence work on the PROJECT until similar insurance has been obtained and approved. All policies shall be endorsed to provide thirty (30) day written notice of cancellation on non-renewal to the CONTRACTOR and shall indicate this specific project and its location.

The SUB-CONTRACTOR agrees to provide the following coverage at no additional cost to the CONTRACTOR:

### Workmen's Compensation

The SUB-CONTRACTOR shall have Workmen's Compensation and Employer's Liability in accordance with applicable laws. However, in any event, minimum coverage shall not be less than \$100,000 in each accident.

### Comprehensive General Liability

The SUB-CONTRACTOR shall have Occurrence form Comprehensive General Liability with Combined Single Limit for Bodily Injury and Property Damage for all claims in an amount not less than:

- \$2,000,000 General Aggregate
- \$2,000,000 Aggregate for Products and Completed Operations
- \$2,000,000 Aggregate for Personal and Advertising Injury
- \$1,000,000 Each Occurrence

The aggregate limits shown above shall apply separately to the SUB-CONTRACTOR's work under this project.

These limits will provide coverage for each of the following liabilities:

- (a) Premise Operations and Mobile Equipment Liability
- (b) Contractual Liability - Insuring obligations assumed by SUB-CONTRACTOR in this AGREEMENT
- (c) Completed Operations and Products Liability
- (d) Liability which SUB-CONTRACTOR may incur as a result of the operation, acts or omissions of his sub-contractors, suppliers or materialmen and their agents, employees or sub-contractors.

### Comprehensive Automobile Liability

The SUB-CONTRACTOR shall have Comprehensive Automobile Liability Insurance to cover owned, non-owned, and hired vehicles with a Combined Single Limit for Bodily Injury and Property Damage for all claims in any one accident in an amount not less than \$1,000,000.

### Excess Liability (Umbrella coverage)

In addition to the above limits, SUB-CONTRACTOR shall secure Excess Liability (Umbrella coverage) indicated in Group **B** in the following amounts:

	Group A	Group B	Group C
Per Occurrence	\$1,000,000	\$2,000,000	\$3,000,000
General Aggregate	\$1,000,000	\$2,000,000	\$3,000,000

The SUB-CONTRACTOR will have the CONTRACTOR, Owner and their agents, officers and employees named, as their interest may appear, as additional insured under all its insurance policies applicable to the Project with policy limits not less than those indicated herein. 2



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## **INDEMNIFICATION AGREEMENT**

Sub-Contractor agrees to hold harmless and to indemnify Contractor, Owners and Architects on this project from all claims and suits arising out of injury received or damage done by reason of any act, omission or negligence of Sub-Contractor, its employees and agents. Sub-Contractor shall defend any such claim or suit and reimburse said parties for any expense or costs incurred, including court costs and attorney fees. If there are any such claims or suits for injuries to persons or property which have not been settled or concluded when the work of Sub-Contractor is finished, final settlement between Contractor and Sub-Contractor shall be deferred until such claims are adjusted or suitable indemnity, acceptable to Contractor, is provided by Sub-Contractor.

If Contractor becomes engaged in controversy, arbitration or litigation with Owners or other subcontractors or persons involving the work or materials of Sub-Contractor, Sub-Contractor will hold Contractor harmless from all expenses, including attorney fees, judgments and award arising there from and shall, if requested in writing by Contractor, join as a party to such proceeding