



INSURANCE REQUIREMENTS

The Subcontractor shall purchase and maintain insurance on the following types of coverage and limits of liability, all coverage to be primary and non-contributory over any other coverage available to the General Contractor, Owner or, if applicable, Tenant and Landlord:

- 1) **Commercial General Liability** with limits of insurance not less than **\$1,000,000** for **each occurrence** and **\$2,000,000 aggregate for each project**.
- 2) **Commercial Umbrella** limits must be at least **\$1,000,000** and must include as insured's all entities that are additional insured's on the CGL.
- 3) **Business Automobile Liability** with limits of at least **\$1,000,000** each accident.
- 4) **Workers Compensation** limits must be at least **\$1,000,000 for each accident** for bodily injury by accident and **\$1,000,000 each employee for injury or disease**.

Also, the following must be named **additional insured** on form acceptable to the General Contractor (except Workers Compensation) and provide a **waiver of subrogation** with regards to General Liability, Auto and Workers Compensation:

General Contractor, Owner or, if applicable, Tenant and Landlord.