

## **SUBCONTRACTOR INSURANCE REQUIREMENTS FOR INSURANCE CERTIFICATES AND ADDITIONAL INSURED ENDORSEMENTS**

### **1 | INSURANCE COVERAGES**

Subcontractor shall procure and maintain in effect for the duration of the Subcontract Agreement and the prescribed period for products/completed operations liability, the following insurance against claims for bodily injury, property damage or professional liability which may arise from or in connection with the operations or performance of the work by Subcontractor.

#### **1.1 | Workers' Compensation and Employer's Liability Insurance**

*If you are self-employed and do not have workers comp, you will need to submit & have on file with our GV Office, a Current Year's Workers Comp. Exempt Letter, our office can provide you a sample if needed.*

- a) Workers' Compensation Insurance as required by the State where construction project is located.
- b) Employer's Liability Insurance with a limit of \$1,000,000 per accident for bodily injury or disease.

#### **1.2 | Commercial General Liability Insurance**

- a) Minimum Liability Limits required:
  - \$2,000,000 – General Aggregate
  - \$2,000,000 – Products/Completed Ops. Aggregate
  - \$1,000,000 – Per Occurrence
- b) Coverage shall be at least as broad as ISO form CG 0001 and include the following:
  - Premises/Operations
  - Blanket Contractual Liability;
  - Broad Form Property Damage
  - Explosion, Collapse and Underground hazards;
  - Personal & Advertising Injury.
  - Products and Completed Operations coverage for the duration of the Subcontract Agreement and subject to subcontractor remaining in business, such coverage shall be maintained for the full statute of limitation period.

#### **1.3 | Business Automobile Insurance**

- a) Minimum Limit required: \$1,000,000 Combined Single Limit
- b) Coverage shall include all owned, non-owned and hired vehicles.

#### **1.4 | Professional Liability (Design Build Contracts)**

- a) Minimum Limit required: \$1,000,000 Per Occurrence
- b) Required for all architects, engineers, consultants and design build subcontractors
- c) Thirty (30) days' notice of cancellation

### **2 | GENERAL REQUIREMENTS**

#### **2.1 | Additional Insured**

At no expense to Contractor. Prime Contractor, Contractor and Owner, their directors, officers, employees, agents and representatives shall be named as Additional Insureds by endorsement.

#### **2.2 | Policy Cancellation**

Each Insurance policy or coverage shall not be canceled or materially altered without thirty (30) days prior written notice to Contractor and Owner.

### 2.3 | Miscellaneous

Each Insurance policy shall provide General Liability coverage on an “**occurrence**” basis. Claims Made or Modified Occurrence Liability coverage will not be accepted.

## 3 | EVIDENCE OF INSURANCE

### 3.1 | Proof of Insurance

Prior to the start of any Work, Subcontractor must provide the following documents to the Contractor:

- a) Certificate of Insurance: Certificate of Insurance form must be submitted to contractor to evidence the Insurance policies and coverages required of Subcontractor
- b) Additional Insured Endorsement: The Additional Insured Endorsement must be submitted to Contractor to evidence the endorsement of Contractor, Facility (usually the same as Owner –reference subcontract page 2) and Owner (if different than Facility) Additional Insured. *If available, see separate job prelim info for specific parties’ names that should be listed additional insured on certificate’s description section.*

### 3.2 | Review and Approval

Certificates of Insurance and Additional Insured Endorsements must be submitted for review and approval by Contractor and Owner prior to any Work being performed by Subcontractor. Acceptance of Certificates and Endorsements that are not in accordance with these requirements shall not relieve Subcontractor of any of the requirements nor decrease its liability. Subcontractor shall provide each Insurance policy for review upon request of Contractor or Owner.

#### **Fax/Email/Mail Immediately All Certificates and Endorsements to:**

Colin Construction Company  
210 Lincoln Way  
Auburn, CA 95603  
530-272-4581 Fax  
[heatherg@colincc.com](mailto:heatherg@colincc.com)

**Subcontractor: A copy of these Subcontractor Insurance Requirements should be forwarded to your broker for correct issuance of Certificates and Endorsements.**