

BACH Subcontractor Insurance Requirements

Workers' Compensation Insurance:

- Required Limits: \$500,000 Each Accident / \$500,000 Each Employee or statutory limits
- Required Endorsements:
 - Waiver of subrogation as permitted by the laws of the jurisdiction where the Project is located

General Liability Insurance:

- Required Limits: Not less than
 - \$1,000,000 Per Occurrence
 - \$2,000,000 General Aggregate
 - \$2,000,000 Products/Completed Operations Aggregate
 - \$1,000,000 Personal/Advertising Injury
- General Liability Insurance must name Owner and Contractor as additional insured as to the operations, both ongoing and completed, of the Subcontractor under the Contract and the Severability of Insureds
 - Required Endorsements: CG 2010 (11/85 ed.) or its equivalents (CG 20 10 10 01, CG 20 37 10 01)
- General Liability Insurance must be Primary and Non-Contributory, as respects to work on the Project, evidenced by endorsements to the policy.
- General Liability Insurance must include a Waiver of Subrogation.

The above General Liability minimum limits are non-negotiable. No concessions can or will be made, and all the above limits and endorsements must be present, or you will not be able to meet our current carrier's minimum GL coverage guidelines.

Automobile Liability Insurance:

- Desired Limits: Some engagements require not less than \$1,000,000 combined single limit. We will evaluate lower limit coverage on a case-by-case basis and if the contract with the project owner/client will allow for coverage below \$1M.

Miscellaneous Insurance Provisions:

- All certificates of insurance must be provided by Subcontractor to Contractor **before** the Subcontractor begins work.
- Subcontractor insurance shall remain in full force and effect for the duration of the job or project.

Rigger's Liability:

- If Subcontractor's (or its contractors or suppliers, regardless of tier) work involves moving, lifting, lowering, rigging or hoisting of property or equipment, Contractor shall carry Rigger's Liability Insurance to ensure against physical loss or damage to the property or equipment.

Residential Multi-Family Projects:

- Subcontractor's policies must not include exclusionary language for multi-family construction including condos, townhomes, tract homes, or similar. **We will request a schedule of forms and exclusions which would indicate if such exclusions were in effect.**