



## SUBCONTRACTOR INSURANCE REQUIREMENTS

SUBCONTRACTOR AGREES BEFORE BEING AWARDED OR STARTING ANY WORK TO SECURE OR MAINTAIN, AT THEIR OWN EXPENSE, THE FOLLOWING INSURANCE COVERAGE. REQUIREMENTS MAY CHANGE DEPENDING ON PROJECT REQUIREMENTS.

STANDARD INSURANCE REQUIREMENTS	
COVERAGE TYPE	LIMITS
GENERAL LIABILITY	\$2,000,000.00 AGGREGATE \$2,000,000.00 COMPLETED OPERATIONS AGGREGATE \$1,000,000.00 PER OCCURRENCE  \$2,500.00 MAXIMUM DEDUCTIBLE
WORKER'S COMPENSATION	\$1,000,000.00 OR AS REQUIRED BY LAW
EMPLOYER'S LIABILITY	\$1,000,000.00 EACH INCIDENT \$1,000,000.00 POLICY LIMIT \$1,000,000.00 EACH PERSON
AUTO LIABILITY (INCLUDES AUTOS OWNED, HIRED, OR NON-OWNED)	\$1,000,000.00 COMBINED SINGLE LIMIT

### COMPREHENSIVE GENERAL LIABILITY COVERAGE ITEMS

- SCHAFFER CONSTRUCTION, THE OWNER AND EMPLOYEES MUST BE NAMED AS ADDITIONAL INSURED. FORM CG2010 (11/85) OR LATEST REVISION. COVERAGE WILL BE FOR "YOUR WORK" OR "YOUR OPERATIONS".
- A PROVISION THAT SUCH INSURANCE SHALL BE PRIMARY AND NON-CONTRIBUTING TO ANY INSURANCE POLICY(S) SCHAFFER CONSTRUCTION HAS OBTAINED.
- 30 DAYS DIRECT WRITTEN NOTICE IN AN EVENT OF CANCELLATION OR MATERIAL CHANGE IN COVERAGE.
- ALL DEDUCTIBLES AND OR RETENTIONS MUST BE DISCLOSED ON CERTIFICATE.

CERTIFICATES OF INSURANCE ALONG WITH REQUIRED ENDORSEMENTS THAT THE ABOVE REQUIREMENTS HAVE BEEN MET SHALL BE DELIVERED TO SCHAFFER CONSTRUCTION PRIOR TO BEING AWARDED OR COMMENCING ANY WORK.