

Subcontractor Insurance Information Summary

Subcontractor is required to attach 1) Current copy of insurance certificate and 2) Confirmation from your broker or insurer stating compliance with the project insurance limits, coverage and endorsements as included in the Schedule E, Article 13 and 34 of the subcontract.

PROJECT INSURANCE REQUIREMENTS

Please note, the project insurance requirements for each subcontractor are included in the Robins & Morton subcontract Schedule E, Article 13 and 34 of the subcontract. It is your firm's responsibility to review the Schedule E, Article 13 and 34 of the subcontract and become familiar with its requirements. If awarded a subcontract, your firm is required to provide the coverage and endorsements listed in the Schedule E. **Please notify your insurance carrier so that you can include the appropriate cost for the required coverage and endorsements in your bid.**

WORKER'S COMPENSATION & EMPLOYER'S LIABILITY

Worker's Compensation - Statutory Benefits Coverage: ALL States

LIMITS: \$1,000,000 Each accident
\$1,000,000 Each disease
\$1,000,000 Each Employee/person

ENDORSEMENTS: Waiver of Subrogation
30 Days Cancellation & Non-Renewal; 10 Non-Payment

COMMERCIAL GENERAL LIABILITY

LIMITS: \$2,000,000 General Aggregate
\$2,000,000 Products/Completed Operations
\$1,000,000 Personal Injury
\$1,000,000 Each Occurrence
\$50,000 Fire Damage
\$5,000 Medical Expenses

COVERAGE: CGL Occurrence Form
Per Project Aggregate
Premises and Operations
Products/Completed Operations
Contractual Liability
Independent Contractors
Personal Injury
Separation of Insureds
Residential Work, if applicable to contract
Advertising Injury
Broad Form Property Damage
X, C, U Hazards

ENDORSEMENTS: Additional Insured
Completed and Ongoing Operations Coverage (form(s) CG
20 10 10 01 and CG 20 37 07 04, or their equivalents)
Waiver of Subrogation
Primary and Non-Contributory
30 Days Cancellation & Non-Renewal & 10 Non- Payment

COMPREHENSIVE AUTOMOBILE LIABILITY

LIMITS: \$1,000,000 Per occurrence for bodily injury and/or property damage

COVERAGE: Owned, hired, non-owned and uninsured motorists

ENDORSEMENTS: Additional Insured
Waiver of Subrogation
30 Days Cancellation & Non-Renewal & 10 Non-Payment

UMBRELLA OR EXCESS LIABILITY

LIMITS: \$5,000,000 Excess over Employers Liability, Commercial General Liability, and Comprehensive Automobile Liability

ENDORSEMENTS: Additional Insured
Waiver of Subrogation
Primary & Non-Contributory – Required due to vertical or horizontal exhaustion
30 Days Cancellation & Non-Renewal and 10 Non-Payment

POLLUTION AND PROFESSIONAL LIABILITY

Insurance limits and specific insurance requirements are as defined in *Articles 13 and 34* within the subcontract.

Description on the Certificate of Insurance should read similar to this:

Project: <Project Name>, Robins & Morton Group, <Owner Name-Project Location>, <Owner Name>, <Architect Name> are named as additional insured's under the general liability, and automobile liability, umbrella liability, but only with respect to liability arising out of operations performed by the named insured. All policies shall be primary and non-contributory. All Insurance shall provide for a waiver of subrogation in favor of additional insured, consultant, agents and employees of any of them, applies as required by written contract.

Certificate Holder: Robins & Morton