



NOTICE OF INSURANCE REQUIREMENTS

The Subcontractor and its subcontractors shall each, **at their own expense**, purchase and maintain during the life of the Subcontract, insurance of the type and in an amount **not less** than listed in the Subcontract, Architect/Engineer's General Conditions, Supplementary General Conditions, Special and Other Conditions, or required by law and or as listed below:

1. Comprehensive General Liability

For: Mechanical, Electrical, Plumbing, Elevator, Structural Steel, Metal Deck, Miscellaneous Metals, Plaster/Drywall/Fireproofing, Aluminum/Glass, Fire Protection and Roofing Subcontractors:

- | | | |
|----|---------------------------------|-----------------------------|
| a. | Bodily Injury & Property Damage | \$2,000,000 Each Occurrence |
| b. | Products/Completed Operations | \$2,000,000 Each Occurrence |
| c. | General Aggregate | \$2,000,000 |

1. Coverage must be written on an Occurrence form (ISO CG 00 01 or equivalent).
2. Contractor must be named as an Additional Insured (ISO CG 20 10 11 85 or equivalent including **Completed Operations coverage**).
3. An additional insured endorsement must accompany the certificate.
4. The policy number **MUST** appear on the endorsements.
5. The General Aggregate Limit shall apply separately to **each project**.
6. Coverage must be endorsed to be primary and noncontributing as respects the Additional Insured.
7. Coverage must be endorsed to include a Waiver of Subrogation as respects to the Contractor.
8. Binders are not acceptable.
9. 10 day notice of cancellation of non-payment of Premium must be attached.

For: All other Subcontractors not listed above:

- | | | |
|----|---------------------------------|-----------------------------|
| a. | Bodily Injury & Property Damage | \$1,000,000 Each Occurrence |
| b. | Products/Completed Operations | \$1,000,000 Each Occurrence |
| c. | General Aggregate | \$1,000,000 |

1. Coverage must be written on an Occurrence form (ISO CG 00 01 or equivalent).
2. Contractor must be named as an Additional Insured (ISO CG 20 10 11 85 or equivalent including **Completed Operations coverage**).
3. An additional insured endorsement must accompany the certificate.

NOTICE OF INSURANCE REQUIREMENTS, continued

4. The General Aggregate Limit shall apply separately to **each project**.
5. Coverage must be endorsed to be primary and noncontributing as respects the Additional Insured.
6. Coverage must be endorsed to include a Waiver of Subrogation as respects to the Contractor.
7. Binders are not acceptable.
8. 10 day notice of cancellation of non-payment of Premium must be attached.
9. The policy number **MUST** appear on the endorsements

2. Comprehensive Automobile Liability

For: All Subcontractors

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|----|-----------------------|-------------------------------|
| a. | Combined Single Limit | \$1,000,000 Each Accident, or |
| b. | Bodily Injury | \$1,000,000 Each Person |
| | | \$1,000,000 Each Occurrence |
| c. | Property Damage | \$1,000,000 Each Occurrence |

1. Coverage must include owned, non-owned and hired automobiles.
2. Contractor must be named additional insured.
3. An additional insured endorsement must accompany the certificate.
4. The policy number **MUST** appear on the endorsements.
5. Binders are not acceptable.
6. 10 day notice of cancellation of non-payment of Premium must be attached.

3. Workers Compensation

For: All Subcontractors

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|----|----------------------|-------------|
| a. | Workers Compensation | Statutory |
| b. | Employers Liability | \$1,000,000 |

1. Coverage must include a Waiver of Subrogation as respects Contractor.
2. Binders are not acceptable.
3. 10 day notice of cancellation of non-payment of Premium must be attached.

4. Cancellation Paragraph

Your certificate must state that Perera Construction & Design Inc. will be given **AT LEAST 30 DAYS WRITTEN NOTICE OF CANCELLATION**. Please strike out (XXXXXX) the words: “Endeavor to” and “But failure to do so shall impose no obligation or liability of any kind upon the insurer, its agents or representatives.”

NOTICE OF INSURANCE REQUIREMENTS, continued

Certificates must be completed properly. All Coverage blocks must be checked. The Subcontractor shall submit Certificates of Insurance and the required endorsements no later than ten (10) days prior to commencement of his work on site. **No Subcontractor will be allowed to continue on site after the expiration of full insurance coverage.** Subcontractor partial payments shall be withheld until current Certificates of Insurance and the required endorsements are submitted to Perera Construction & Design Inc.

Insurance must be in effect and current thru retention. The Contractor must be additional named insured as where noted above.