

INSURANCE REQUIREMENTS FOR ALL PROJECTS

INSURANCE

| Type of Insurance | Minimum Limits of Liability |
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| 1. Worker's Compensation Employer's Liability | In accordance with the laws of the state or states in which the work is performed, but with employer's liability limits of at least: Bodily Injury by Accident - \$100,000 each accident Bodily Injury by Disease - \$100,000 each employee Bodily Injury by Disease - \$500,000 policy limit |
| 2. Commercial General Liability | Bodily Injury and Property Damage: \$1,000,000 each occurrence \$1,000,000 Personal and Advertising Injury \$2,000,000 General Aggregate \$2,000,000 Products / Completed Operations Aggregate The policy shall include a per project, per location aggregate |
| 3. Commercial Automobile Liability | Bodily Injury and Property Damage: \$1,000,000 Each Accident |
| 4. See Below. | |

The above insurance policies shall provide coverage against the following risks:

| | | | |
|------------------------------------|-------|---|---|
| Commercial General Liability | (a) | Broad Form Property Damage | √ |
| | (b) | Independent Contractors | √ |
| | (c) | XCU hazards (explosion, collapse, and underground damage) | √ |
| | (d) | Contractual liability (arising from indemnity agreement in Subcontract) | √ |
| | (e) | Complete Operations (for 24 months following completing of Work) | √ |
| Commercial Automobile Liability | (a) | All owned vehicles | √ |
| | (b) | Non-ownership Liability | √ |
| | (c) | Hired vehicles | √ |

Evidence of insurance coverages shall be furnished on an ISO Occurrence Form or equivalent, naming Contractor as "Addressee". **Alfa Builders shall be named as an additional insured on the Commercial General Liability Policy and the Commercial Automobile Policy for the subcontractor.** Additional insured status for Alfa Builders shall be primary and noncontributory. The certificate should include the Additional Insured Endorsement form number and edition date as well as a copy of the endorsement. The endorsement shall be on ISO form CG2010 (11/85) or a combination of CG2010 (10/01) and CG2037 (10/01) or their equivalents. All policies shall contain a waiver of subrogation in favor of Alfa Builders. All policies shall provide for a 30 day written notice from the insurance company prior to cancellation, termination, non-renewal, or material change to the policy.