



INSURANCE COVERAGES FOR SUBCONTRACTORS & SUB-SUBCONTRACTORS AND MATERIAL SUPPLIERS

COMMERCIAL GENERAL LIABILITY INSURANCE

The Subcontractor shall purchase and maintain at the Subcontractor’s expense Commercial General Liability insurance coverage for the life of this Subcontract.

Subcontractor shall require each of his Subcontractors to likewise purchase and maintain at their expense Commercial General Liability insurance coverage meeting the same limit and requirements as the Subcontractors insurance.

The Limits of this insurance shall not be less than the following limits:

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Damage Limit (any one fire)	\$ 50,000
Medical Expense Limit (any one person)	\$ 5,000
Products & Completed Operations Aggregate Limit	\$2,000,000
General Aggregate Limit (other than Products & Completed Operations) Applies Per Project	\$2,000,000

This insurance must contain additional or inclusive provisions which cover the following exposures:

- BODILY INJURY LIABILITY AND PROPERTY DAMAGE LIABILITY ARISING FROM PREMISES, OPERATIONS, PRODUCTS AND COMPLETED OPERATION INCLUDING;
- BROAD FORM PROPERTY DAMAGE LIABILITY; and EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE LIABILITY; INDEPENDENT CONTRACTORS COVERAGE; and CONTRACTUAL LIABILITY

If the insurance of any Subcontractor or any Sub-subcontractor contains deductible(s), penalty(ies) or self-insured retention(s), the Subcontractor or Sub-subcontractor whose insurance contains such provision(s) shall be solely responsible for payment of such deductible(s), penalty(ies) or self-insured retention(s).

WORKERS’ COMPENSATION AND EMPLOYER’S LIABILITY INSURANCE

The Sub contractor shall purchase and maintain at the Subcontractor’s expense Workers’ Compensation and Employer’s Liability insurance coverage for the life of this Subcontract.

Subcontractor shall require each of his Subcontractors to likewise purchase and maintain at their expense Workers’ Compensation and Employer’s Liability insurance meeting the same limits and requirements as the Subcontractors insurance.

The Limits of this insurance shall not be less than the following limits:

<u>Part One</u> – Workers’ Compensation Insurance – Unlimited	
Statutory Benefits as provided in the Florida Statutes and	
<u>Part Two</u> – Employer’s Liability Insurance	
Bodily Injury By Accident	\$100,000 Each Accident
Bodily Injury By Disease	\$500,000 Policy Limit
Bodily Injury By Disease	\$100,000 Each Employee

If the insurance of any Subcontractor or any Sub-subcontractor contains deductible(s), retention(s), coinsurance or is subject to any assessment(s) or penalty(ies) provision(s), the Subcontractor or Subsubcontractor



Exhibit I

whose insurance contains such provision(s) shall be solely responsible for payment of such deductible(s), retention(s), coinsurance, penalty(ies) and/or assessment(s).

AUTOMOBILE LIABILITY INSURANCE

The Subcontractor shall purchase and maintain at the Subcontractor’s expense Automobile Liability insurance coverage for the life of this Subcontract.

Subcontractor shall require each of his Subcontractors to likewise purchase and maintain at their expense Automobile Liability insurance meeting the same limits and requirements as the Subcontractors insurance.

The Limits of this insurance shall not be less than the following limits:

Combined Single Limit	\$1,000,000 Each Accident
<u>OR</u>	
Split Limits	\$ 500,000 Bodily Injury-Per Person \$1,000,000 Bodily Injury-Per Accident \$ 500,000 Property Damage-Per Accident

Covered Automobiles shall include any auto owned or operated by the insured Subcontractor, insured Sub-subcontractor including autos which are leased, hired, rented or borrowed, including autos owned by their employees which are used in connection with the business of the respective Subcontractor or Sub-subcontractor.

If the insurance of any Subcontractor or any Sub-subcontractor contains deductible(s), penalty(ies) or self insured retention(s) provision(s), the Subcontractor or Sub-subcontractor whose insurance contains such provision(s) shall be solely responsible for payment of such deductible(s), penalty(ies) and/or self-insured retention(s).

INSTALLATION FLOATER

The Sub contractor shall purchase and maintain at the Subcontractor’s expense Installation Floater insurance coverage for the life of this Subcontract.

Subcontractor shall require each of his Subcontractors to likewise purchase and maintain at their expense Automobile Liability insurance meeting the same limits and requirements as the Subcontractors insurance.

The Limits of this insurance shall not be less than the following limits:

Limit of Liability	\$100,000 Per Location \$100,000 Per Disaster
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If the insurance of any Subcontractor or any Sub-subcontractor contains deductible(s), penalty(ies) or self insured retention(s) provision(s), the Subcontractor or Sub-subcontractor whose insurance contains such provision(s) shall be solely responsible for payment of such deductible(s), penalty(ies) and/or self-insured retention(s).

GENERAL INSURANCE INFORMATION AND REQUIREMENTS

Certificates of Insurance acceptable to the Owner and _____ Your Firm Name _____ for the Subcontractor’s insurance must be received within five (5) days of Notification of Selection and at time of signing Subcontract Agreement.



Exhibit I

Certificates of Insurance and the insurance policies required for this Subcontract shall contain a provision that coverage afforded under the policies will not be cancelled or allowed to expire until at least thirty (30) days prior written notice has been given to _____ Your Firm Name and Address _____

Certificates of Insurance and the insurance policies required for this Subcontract will include a provision that policies, except Workers' Compensation, are primary and noncontributory.

Certificates of Insurance and the insurance policies required for this Subcontract shall contain a provision under General Liability, Auto Liability and Excess Liability to include _____ Your Firm Name _____ as Additional Insured, including Completed Operations (Form CG2010 1185 edition or equivalent).

Certificates of Insurance and the insurance policies required for this Subcontract shall contain a provision under General Liability, Auto Liability and Workers' Compensation to include a Waiver of Subrogation clause in favor of _____ Your Firm Name _____

All Certificates of Insurance shall be dated and shall show the name of the insured Subcontractor, the specific job by name and job number, the name of the insurer, the policy number assigned, its effective date and its termination date and a list of any exclusionary endorsements.

REFER TO THE SAMPLE CERTIFICATE ON PAGE 4 OF THIS EXHIBIT

All Insurers must be authorized to transact insurance business in the State of Florida as provided by Florida Statute 624.09(1) and the most recent Rating Classification/Financial Category of the insurer as published in the latest edition of "Best's Key Rating Guide" (Property-Casualty) must be at least A- or above.

All of the above referenced Insurance coverage is required to remain in force for the duration of this subcontract and for the duration of the warranty period. Accordingly, at the time of submission of final application for payment, Subcontractor shall submit an additional Certificate of Insurance evidencing continuation of such coverage.