

Certificate of Insurance Checklist

*** Below is the checklist of Insurance Requirements as stipulated in the Master Subcontract Agreement, Exhibit D – Insurance Requirements. Thank you for your compliance.***

General

- Carrier rating must be A- VII or better. Visit: www.ambest.com to check.
- Description of Operations:** “All Operations of Named Insured covered under Master Subcontract Agreement dated_____.
- Endorsements must all be “Blanket as required by written contract”

General Liability

- General Aggregate \$3,000,000.00
- Products/Completed Operations Aggregate \$3,000,000.00
- Per Occurrence \$3,000,000.00
- Personal/Advertising Injury \$1,000,000.00
- Additional Insured Endorsement(s)
 - Option 1: One endorsement that covers “your work” (no distinction between ongoing operations and completed operations).
 - Option 2: Two endorsements – you must have both.
 - One endorsement that covers “your work” as it relates to ongoing operations
 - One endorsement that covers “your work” as it relates to completed operations
- Primary Non-Contributory Wording
 - Option 1: Can be included on the Additional Insured endorsements
 - Option 2: Can be reflected in a separate endorsement of its own
- Waiver of Subrogation Endorsement.
- Per Project Aggregate Endorsement.

Automobile

- Combined Single Limit \$1,000,000.00
- “Any Auto” box should be checked
- If not “Any Auto”, then three boxes must be checked as follows:
 - “All Owned Autos”, “Hired Autos” & “Non-Owned Autos”
 - “Scheduled Autos”, “Hired Autos” & “Non-Owned Autos”
- Additional Insured Endorsement.
- Waiver of Subrogation Endorsement.

Workers’ Compensation

- Employer’s Liability Limits
 - E.L. Each Accident \$1,000,000.00
 - E.L. Disease – Each Employee \$1,000,000.00
 - E.L. Disease – Policy Limit \$1,000,000.00
- Waiver of Subrogation Endorsement.

Umbrella/Excess Liability

- Each Occurrence/Aggregate OPTIONAL to meet minimum General Liability of \$3Million Each Occurrence/General Aggregate/Products-Comp/Op.Agg.

Deductibles

- Insured must disclose any deductibles higher than \$5,000 on any of the coverages outlined above.