

eco urban design inc. - subcontractor insurance requirements

Workers' Compensation and Employer's Liability Insurance

State Workers' Compensation - coverage as required by law. This coverage is required for all operations except those performed on the project site. ISO endorsement WC-00-03-02 should be used to exclude this project site from Subcontractors' coverage.

Employer's Liability with limits not less than each of the following:

- \$1,000,000 each accident for bodily injury;
- \$1,000,000 policy limit for bodily injury by disease;
- \$1,000,000 each employee for bodily injury by disease.

Waiver of Subrogation Endorsement is required in favor of eco urban design inc. and the Owner.

General Liability and Umbrella/Excess Insurance

Subcontractors shall carry a Commercial General Liability Policy provided on or equivalent to ISOCGL Form No. CG 00 01 10 01. Policy must include premises operations, completed operations, contractual liability and broad form property damage. This coverage shall apply for operations except those performed on the project site for enrolled subcontractors. Any exclusionary endorsements to the Subcontractors' policy must be clearly identified on the Certificate of Insurance. If the policy is excess of a Subcontractor SIR (self insured retention), the amount of such SIR must be clearly identified on the Certificate of Insurance. eco urban design inc. reserves the right to require such Subcontractors to provide a bond on the SIR at no additional cost

to eco urban design inc. The Limits of Liability for Bodily Injury and Property Damage under this section shall not be less than:

- \$1,000,000 each Occurrence
- \$1,000,000 Products/Completed Operations Aggregate
- \$1,000,000 General Aggregate – Per Project

Automobile Insurance

\$1,000,000 C.S.L. (Combined Single Limit) and shall cover any auto including owned, hired and non-owned automobiles.

Umbrella / Excess Insurance

If needed to meet requirements of Workers Compensation (ELI), General Liability, and/or Automobile Insurance above.

Professional Liability Insurance (Errors and Omissions)

All Architects, Engineers, Surveyors, Consultants and Subcontractors with design responsibility shall provide the following additional coverage: An Architect's and Engineer's Professional Liability Policy with Limited Contractual Liability Coverage in favor of eco urban design inc. and Owner and a deductible no greater than \$25,000 per claim and a Waiver of Subrogation in favor of eco urban design inc. and Owner.

Any SIR must be clearly identified as such on the Certificate of Insurance and is subject to eco urban design's approval. This insurance shall be maintained for not less than the duration of the project and five (5) years following completion of construction. Retroactive date of such policy must be on or before the date Subcontract or and Consultant began offering professional services. Limit of liability shall be not less than \$1,000,000 Per Claim (specific to this project only).

Pollution Liability Insurance

When coverages listed below are required, policy will contain Additional Insured and Waiver of Subrogation endorsements in favor of eco urban design inc.

Asbestos and/or Lead Liability: If work contemplates asbestos or lead abatement, Subcontractors shall provide such insurance coverage on an occurrence basis for claims arising out of abatement, removal, storage, transportation and disposal activities with a limit of liability not less than \$5,000,000 per occurrence.

Environmental Impairment Liability: If work contemplates handling or hauling other pollutants, subcontractor will provide insurance to coverage, among other things, claims arising out of all hazardous material and hazardous waste remediation, storage, transportation, and disposal. Such insurance shall be written on an occurrence basis with no sunset clause, or on a claims-made basis with a minimum 5 year extended

reporting period (tail) with limits of not less than \$5,000,000 each Occurrence (if written on an occurrence basis) or, \$5,000,000 each Claim (if written on a claims made basis).

Mold Liability: Any work that includes EIFS, curtain wall exterior or plumbing, Subcontractor shall provide evidence of Pollution Liability insurance including liability coverage for mold related claims. Such insurance coverage shall be written on an occurrence basis with no sunset clause, or on a claims made basis with a five (5) year extended reporting provision with limits not less than \$1,000,000 per claim or per occurrence.

The General Liability and Umbrella/Excess and shall contain the following:

- Additional Insured Listing shall be listed on the Endorsement (2b) exactly as follows: **eco urban design inc., ; Owner; Other parties as required by Owner and/or necessitated by construction activities.**
- Waiver of Subrogation Endorsement is required in favor of eco urban design inc. and the Owner.
- Cross Liability coverage as would be achieved under the standard ISO separation of insureds clause.
- Contractual Liability coverage provision or endorsement stating that such insurance, subject to terms and conditions usual to ISO General Liability and Umbrella/Excess Liability Policies, applies to the liability assumed by Subcontractors under this contract.
- Modified Occurrence Liability Policies are not acceptable. Claims Made General Liability Policies are not acceptable. Subcontractors providing such insurance will be considered in default of the requirements of this Subcontract Agreement.

On execution of the Subcontract and prior to commencement of work, Subcontractors shall file on forms acceptable to eco urban design inc. a certificate of insurance properly executed and signed by an authorized representative on behalf of the insurer(s) evidencing the above coverages and conditions to eco

urban design inc. Subcontractors shall maintain the required Insurance and Additional Insureds for the period of time for which the Subcontractor may be held legally liable for its work. Also, the required Certificates of Insurance and Additional Insured Endorsements shall be provided and maintained during warranty period of the Subcontractors' work. Subcontractors further agree, upon written request by eco urban design inc. or Owner, to furnish copies of such policies, certified by an authorized representative of the insurer(s).

All Insurance coverage provided by the Subcontractors shall be through acceptable insurance carriers licensed in the state(s) where work is being performed with a minimum A.M. Best Company standard of A-VII or greater.

All Subcontractors' policies shall contain an endorsement providing that written notice shall be given to eco urban design inc. and Owner at least thirty (30) days prior to termination, non-renewal, cancellation or reduction of coverage in the policy.

Sample Certificate of Insurance

Subcontractor's Insurance Broker

Name of Subcontractor. Should match name on W-9

Claims Made or Modified is NOT acceptable

This section is to evidence Professional Liability or Pollution Liability if required

This section should reference the job number, project name and or location

ACORD		CERTIFICATE OF LIABILITY INSURANCE			DATE (MM/DD/YY)
PRODUCER Agency Manager, Inc. 2500 Bond Street University Park, IL 60466 Phone No. 800-999-5368 Fax No.		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.			
INSURED Subcontractor 123 Main Street San Francisco, CA 45678		COMPANIES AFFORDING COVERAGE COMPANY A Selective Insurance Company COMPANY B Indemnity Insurance COMPANY C State Fund COMPANY D			
COVERAGES THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THE CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT	123456789	08/01/06	08/01/07	GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 PERSONAL & ADV INJURY \$ 1,000,000 EACH OCCURRENCE \$ 1,000,000 FIRE DAMAGE (Any one fire) \$ 50,000 MED EXP (Any one person) \$ 5,000 COMBINED SINGLE LIMIT \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTO <input checked="" type="checkbox"/> NON-OWNED AUTOS	234567891	08/01/06	08/01/07	AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY \$ EACH ACCIDENT \$ AGGREGATE \$ EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000
B	EXCESS LIABILITY <input checked="" type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	456789123	08/01/06	08/01/07	WC STATUTORY LIMITS <input checked="" type="checkbox"/> OTHER <input type="checkbox"/> EL EACH ACCIDENT \$ 1,000,000 EL DISEASE - POLICY LIMIT \$ 1,000,000 EL DISEASE - EA EMPLOYEE \$ 1,000,000
C	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE: <input type="checkbox"/> INCL <input type="checkbox"/> EXCL	345678912	08/01/06	08/01/07	
	OTHER				
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS General Liability - Certificate Holder is an Additional Insured per attached Form CG 20 10 11 85. RE: Much Needed Renovation Project Job No. 97-5210					
CERTIFICATE HOLDER 000000 eco urban design inc. 2529 Lawrence Street Denver, CO 80205			CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELED BEFORE THE _____ EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL _____ 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE		
ACORD 25-S (1995)			ACORD CORPORATION 1998		

Current dates are required

The two "each occurrence" boxes should total at least as much as required in your contract.

The totals in each box should be at least \$1 million

This should name eco urban design inc. with the full address

Signed by the Broker only

This wording should be "X"d out