

## 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](http://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 endorsement.
  - 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 checked as follows:
  - “All Owned Autos”, “Hired Autos” & “Non-Owned Autos”
  - “Scheduled Autos”, “Hired Autos” & “Non-Owned Autos”
- Additional Insured 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.

### Deductibles

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