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Subcontractor Insurance Requirements

1. Workers Compensation (Statutory) and Employer's Liability:

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

If there is an exposure of injury to Trade Contractor's employees under the U.S. Longshore and Harbor Workers Compensation Act, the Jones Act, or under laws regulations or statutes applicable to maritime employees, coverage shall be included for such injuries or claims.

2. General Liability Insurance (CGL):

Commercial general liability on an occurrence coverage form. The limits of liability shall not be less than: \$1,000,000 each occurrence (combined single limit for bodily injury and property damage); \$1,000,000 for personal and advertising injury liability; \$1,000,000 aggregate on products and completed operations; \$2,000,000 general aggregate.

Additional Insured Endorsement: Blanket additional insured coverage should be requested to include the Contractor, his officers, directors and employees, the Owner, and any other party, as may be required.

3. Automobile Liability Insurance:

4. \$1,000,000 Combined single limit each accident for bodily injury and property damage. Include coverage on all owned, hired, and nonowned automobiles.

5. Certificates of Insurance:

6. Trade Contractor shall furnish certificates of Insurance and applicable endorsements to Contractor *before* Trade Contractor commences any work.

7. Insurance Requirements for Sub-Trade Contractors:

Trade Contractor shall ensure that all tiers of his Sub-Trade Contractors shall maintain insurance in like form and amounts, including the Additional Insured requirements. Each Sub-Trade Contractor shall provide Certificates of Insurance and applicable endorsements to the Trade Contractor *prior to the start* of the Sub-Trade Contractor's work on this project.

8. Acceptance/Compliance:

The required insurance shall be subject to the approval of the Contractor, but any acceptance of insurance certificates by Contractor shall in no way limit or relieve Trade Contractor of the duties and responsibilities stipulated in the Trade (Sub) Contract Agreement. If higher limits or other forms of insurance (e.g., professional liability, aircraft insurance, builders risk, hazardous materials or pollution liability) are required by the Owner, the Trade Contractor will comply with such requirements. Owner or Contractor may take such steps as necessary to assure Trade Contractor's compliance with insurance requirements. In the event Trade Contractor fails to maintain minimum insurance coverage as required or provide written evidence of required Certificates and/or endorsements, Contractor may maintain such coverage and charge the expense to Trade Contractor, terminate this agreement and/or withhold payment.