

Hazard Construction Company

INSURANCE REQUIREMENTS (as listed in the Exhibit C of our Subcontract Agreement) FOR BIDDING PURPOSES ONLY

The Job Specific or All Operations insurance certificate submitted must meet Hazard Construction Company's insurance requirements. *SUBCONTRACTOR shall maintain in full force and effect at all times Commercial General Liability and Business Auto Liability Insurance. Workers Compensation Insurance including Employers Liability must also be maintained for all Employees in strict compliance with applicable State Workers Compensation Laws.*

Please review the items below and submit these along with your insurance certificate request to your insurance Agent/Broker. **No work shall commence until we have received the proper insurance certificates and all requested Subcontractor documents.**

Additional Insured Wording

- **Additional Insured Wording:** "Hazard Construction Company, the Owner/Agency, its corporate affiliates, and their respective employees are included as Additional Insured."
- **Additional Insured Endorsement:** ISO FORM CG2010 (11-85 ed.) Additional Insured – Owners, Lessees or Contractors Form B (If this specific form cannot be provided, the Additional Insured Endorsement must include wording specifying that coverage applies to "Products and Completed Operations". (**"Ongoing Operations" or "Job Site" only coverage will not be acceptable.**)
- **Primary & Non-Contributory Wording:** Your insurance shall be Primary & Non Contributory to any insurance we carry and shall be evidenced by endorsement.
- **Subsidence:** Subcontractors performing earth movement, grading or underground work cannot have a subsidence exclusion on their policy. Please have your insurance provider state "**No Subsidence Exclusions**" under the description section of your certificate.
- **Waiver of Subrogation:** The General Liability policy must provide Cross Liability and Waiver of Subrogation as evidenced by endorsement on the certificate of insurance.

Commercial General Liability – Occurrence Form Only

(Modified Occurrence & Claims Made Forms are Unacceptable)

- **Limits should be minimum of:**
 - \$1,000,000 General Aggregate (Aggregate limit should apply per PROJECT.)
 - \$1,000,000 Products-Completed Operations Aggregate
 - \$1,000,000 Personal & Advertising Injury
 - \$1,000,000 Each Occurrence
- Mark the "Occurrence" box in the General Liability Section.

Automobile Liability

- Limits should be minimum of \$1,000,000 Combined Single Limit Liability
- Include Non Owned & Hired Auto Liability

Workers Compensation & Employers Liability

- Limits should be minimum of \$1,000,000 for Employers' Liability

Other

- 30 Day Notice of Cancellation
- Cancellation Wording should be modified to strikeout: "Endeavor to" and "But Failure ... Agents or Representatives."

If any of the above items are not a normal part of your policy coverage, but they CAN be obtained at an additional premium amount, include the additional charges in your bid proposal.

General Indemnity (Section 5B of the Hazard Subcontract):

Subcontractors will not be obligated under the Agreement to indemnify CONTRACTOR with respect to the willful misconduct or sole negligence of CONTRACTOR, his agents or servants or subcontractors who are directly responsible to CONTRACTOR, excluding SUBCONTRACTOR herein.

- "Sole" Negligence language is not acceptable anywhere on the Additional Insured Endorsement, within the Primary & Non Contributory language, or on the Waiver of Subrogation. If the word "sole" appears with regard to the Insured's negligence, it must be removed.

The requirements listed above are subject to change.

If you are unsure whether your insurance meets the requirements stated above, please call Jennifer Andrade at (858) 587-3600 x123 or fax your certificates for review to (858) 453-6034.