

SUMMARY OF INSURANCE REQUIREMENTS

Please review the following and complete the Questionnaire attached and submit the Questionnaire to Estimating for review

WORKER'S COMPENSATION & EMPLOYERS' LIABILITY (with Waiver of Subrogation): in accordance with the applicable State Laws. In States where the Employer's Liability limits are not unlimited, Employers Liability Insurance must have limits of at least \$1,000,000 with waiver of subrogation

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE : Policy must include waiver of subrogation, cover the use of all Owned, Non- Owned and hired vehicles used in connection with your Work which must be endorsed for loading and unloading, contractual liability and a combined single limit per accident for Bodily Injury (including death) and Property Damage of at least \$ 2,000,000

MINIMUM LIMITS REQUIRED : \$7 Million in total (meaning combination GL and excess). **For high risk trades such as trades working from scaffolding, steel, windows, masonry, limits required are minimum of \$10 Million.** Subcontractor can use a combination of policies to reach the minimum required limits.

GENERAL LIABILITY INSURANCE: Minimum per occurrence required Limits : \$2,000,000 and minimum of \$4M per aggregate. Policy must have the following minimum coverages:

1. Primary and non contributory for all additional insureds- Follow form not accepted
2. Waiver of subrogation
3. CG2010 10 01 or 07 04 or its equivalent with all additional insureds scheduled- Blanket not accepted; Aggregate per project
4. Coverage for 3rd party over claims, independent Contractors and Broad Form property damage
5. Contractual liability, personal injury, property damage, explosion, collapse and underground property damage
6. Completed Operations CG 2037 with all additional insureds scheduled
7. 30 days written notice of cancellation
8. All policies must state "pay on behalf of"...Indemnity policies are not/will not be accepted

EXCESS/UMBRELLA INSURANCE: Minimum limits of \$5M per occurrence and \$10M in the aggregate. Policy must have the following coverages (+same as general liability) :

1. Primary and non contributory for all additional insureds. (Follow form is not accepted)
2. Note: A Non Contributory endorsement in lieu of Primary Non Contributory is not accepted. Endorsement must state PNC and provide Primary Non Contributory coverage for all the additional insureds. Must have endorsement for all layers
3. Policy shall provide coverage excess of the GL, and schedule Employers Liability and Auto policies, pollution if applicable
4. 60 days written notice of cancellation, Waiver of Subrogation
5. Must provide coverage for all additional insureds, including completed operations
6. Policy must state "pay on behalf of" . An indemnity policy will not be accepted.
7. Primary Non Contributory endorsement (i.e. Liberty Mutual endorsements) which states language similar to the following is not acceptable : *"... this insurance is still excess over any other valid and collectible insurance available to that person or organization, whether such insurance is primary, contributing, excess, contingent or otherwise,.....or when that person or organization is an additional insured under such other insurance."* **Contact Howell's Director of Risk Management for clarification ext. 134**

PROPERTY INSURANCE: with waiver of subrogation for materials and equipment, stored materials, scaffolding, tools, etc. Coverage must include fire, theft and materials in transit.

POLLUTION INSURANCE: Certain trades on certain projects (i.e.plumbing, windows, exterior masonry or panels on hospitals and dormitory projects,etc.) may be required to provide pollution insurance. Check with Estimating

PROFESSIONAL INSURANCE: If you are providing engineered drawings, calculations, sealed drawings you must have professional liability insurance **OR your hired engineer must have professional liability insurance.**



NEW YORK CONSTRUCTION CERTIFICATE OF LIABILITY INSURANCE ADDENDUM

DATE (MM/DD/YYYY)

THIS ADDENDUM SUMMARIZES SOME OF THE POLICY PROVISIONS IN THE REFERENCED INSURANCE POLICIES AND IS ISSUED AS A MATTER OF INFORMATION ONLY; IT CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. ALL TERMS, EXCLUSIONS AND CONDITIONS IN THE ACTUAL POLICY SHOULD BE CONSULTED FOR A MORE DETAILED ANALYSIS OF COVERAGE, AS THIS ADDENDUM DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES.

AGENCY		NAMED INSURED(S)	
POLICY NUMBER	EFFECTIVE DATE	CARRIER	NAIC CODE

ADDENDUM INFORMATION

CERTIFICATE NUMBER:

REVISION NUMBER:

A. Insurer

NOTE, THIS ADDENDUM MUST ACCOMPANY THE CERTIFICATE OF INSURANCE

EVERY QUESTION MUST BE ANSWERED

☐ Admitted / authorized☐ Excess line or free trade zone**B. General Liability (GL) policy form**☐ ISO / ISO modified☐ Other**C. Specific operations excluded or restricted (GL policy)**☐ Location: _____☐ Type of construction: _____☐ Building height: _____☐ Classifications [see attached declarations / endorsement]☐ Designated work [see attached endorsement]**D. Additional insured endorsement (GL policy)**
☐ CG 20 10 ☐ CG 20 26 ☐ CG 20 32 ☐ CG 20 33 ☐ CG 20 37 ☐ CG 20 38
☐ Other: #: _____ Title: _____**E. According to the terms of this GL policy, the additional insured has primary and noncontributory coverage**
☐ Yes ☐ No and ☐ no other option is available with this insurer
F. Additional insured will receive advance notice if insurer cancels (GL policy)
☐ Yes ☐ No and ☐ no other option is available with this insurer
G. Blanket contractual liability located in the "insured contract" definition (Section V, Number 9, Item f. in the ISO CGL policy) is removed or restricted
☐ Yes and ☐ no other option is available with this insurer ☐ No changes made
H. "Insured contract" exception to the employers liability exclusion is removed or modified (GL policy)
☐ Yes and ☐ no other option is available with this insurer ☐ No changes made
I. GL policy (including endorsements) does not cover the additional insured for claims involving injury to employees of the named insured or subcontractors (not workers' compensation)
☐ Yes and ☐ no other option is available with this insurer ☐ No changes made

J. Earth movement, excavation or explosion / collapse / underground property damage is excluded or restricted (GL policy)

☐ Yes and ☐ no other option is available with this insurer ☐ No changes made

K. Insured vs. insured suits (cross liability in the ISO CGL policy) are excluded or restricted (other than named insured vs. named insured)

☐ Yes and ☐ no other option is available with this insurer ☐ No changes made

L. Property damage to work performed by subcontractors (exception to the "damage to your work" exclusion in the ISO CGL policy) is excluded or restricted

☐ Yes and ☐ no other option is available with this insurer ☐ No changes made

M. Excess / umbrella policy is primary and non-contributory for additional insureds

☐ Yes, by specific policy provision ☐ Yes, by endorsement ☐ No and ☐ no other option is available with this insurer

AUTHORIZED REPRESENTATIVE SIGNATURE

DATE (MM/DD/YYYY)