

Insurance Requirements for Subcontractors and Sub-subcontractors

Subcontractors of Exterior Building Services LLC shall purchase and maintain during the entire project and during the warranty period, insurance with the minimum limits and coverage shown below, from insurance companies acceptable to Exterior Building Services, LLC.

1.) Commercial General Liability:

- a. \$1,000,000 per occurrence limit
- b. \$2,000,000 aggregate limit
- c. \$2,000,000 products & completed operations aggregate
- d. Policy must be written on an "occurrence" form ("claims made form is not acceptable) and include Completed Operations
- e. Policy must be endorsed to provide Aggregate Per Project limit
- f. Policy must be endorsed to Exterior Building Services, LLC., Owner, Architect, and others as required in upstream contract documents, as an Additional Insured providing "Your Work" coverage for both Ongoing Operations (ISO endorsement CG 2010 0704) and Completed Operations (ISO endorsement CG 2037 0704) "arising out of" work performed for Exterior Building Services, LLC by the subcontractor.
- g. Additionally Insured status must be on a primary and non-contributory basis.
- h. Policy must be endorsed to provide a Waiver of Subrogation endorsement in favor of Exterior Building Services, LLC Subcontractor's General Liability coverage must be primary and non-contributory
- i. Policy must be endorsed to provide Exterior Building Services, LLC 30 days (10 days for non-payment of premium) written notice of cancellation or nonrenewal.

2.) Automobile Liability:

- a. \$1,000,000 Combined Single Limit for all owned, non-owned, and hired autos
- b. Policy must be endorsed to add Exterior Building Services LLC as an Additional Insured
- c. Policy must be endorsed to provide Exterior Building Services, LLC 30 days (10 days for non-payment of premium) written notice of cancellation or nonrenewal.

3.) Umbrella or Excess Liability:

- a. \$1,000,000 per occurrence minimum limit
- b. Policy must be endorsed to add Exterior Building Services, LLC as an Additional Insured with respect to both on-going and completed operations. If Umbrella policy is written on a "Following Form" basis, the Umbrella policy will typically not have a separate additional insured endorsement; if written on a Following Form basis this must be noted on the Certificate of Insurance.
- c. Subcontractor's Umbrella or Excess Liability coverage must be primary and non-contributory
- d. Policy must be endorsed to provide Exterior Building Services, LLC 30 days (10 days for non-payment of premium) written notice of cancellation or nonrenewal.

4.) Workers' Compensation & Employer's Liability:

- a. Workers' compensation benefits as required by statute in the specific State or site where the work is being performed
- b. Sole proprietors may not elect to exclude coverage for themselves

- c. Policy must be endorsed to provide a Waiver of Subrogation endorsement in favor of Exterior Building Services, LLC
- d. d. Employer's Liability limits of no less than:
 - \$100,000 per accident - each employee limit
 - \$100,000 disease - each employee limit
 - \$500,000 disease - policy limit
- e. Policy must be endorsed to provide Exterior Building Services LLC. 30 days (10 days for non-payment of premium) written notice of cancellation or non-renewal.

5.) Certificates of Insurance:

- a. Shall be filed with Exterior Building Services, LLC prior to commencement of the Subcontractor's work
- b. Must indicate actual policy numbers; binder numbers are not acceptable
- c. Shall list the specific project name and location in the remarks section
- d. Shall list Exterior Building Services, LLC as the Certificate Holder
- e. Shall indicate that Exterior Building Services, LLC is an Additional Insured with respect to both Ongoing Operations and Completed Operations for General Liability and Umbrella/Excess Liability policies
- f. Shall indicate that Exterior Building Services, LLC is an Additional Insured for Automobile Liability
- g. Shall indicate that the Workers' Compensation & Employer's Liability policy, and the Commercial General Liability policy, have been endorsed to provide a Waiver of Subrogation in favor of Exterior Building Services, LLC.
- h. Shall indicate that the subcontractor's policies are primary and non-contributory
- i. Copies of all Notice of Cancellation or Non-Renewal endorsements must be provided in addition to the Certificate of Insurance.

6.) Insurance carrier financial ratings:

- a. All insurance carriers writing coverage as required in this addendum must have an A.M. Best rating of A (Excellent) or better, and a financial size category of VEI or better.