

## Lang Constructors, Inc. Insurance Requirements

### I. Insurance Coverage's

As a condition of performing work for us as a subcontractor, you must provide us with satisfactory evidence of your insurance coverage's as follows:

- A) **Worker's Compensation and Employer's Liability Insurance** Covering your statutory obligations in the state(s) in which your work for us is to be performed. Coverage for your liability under the Longshoreman (USL & HW) or Maritime (Jones Act) statutes must be included in your coverage if any of your work for us is on or over navigable waterways or involves your use of any vessel.
- B) **Automobile Liability Insurance** with a limit of \$1,000,000.00 per accident covering your owned, non-owned, and hired automobiles
- C) **Commercial General Liability Insurance** written on an OCCURRENCE policy form that includes coverages for your operations, personal injury, OCU (explosion, collapse, and underground), independent contractors, contractual, and products-completed operations with limits of liability as follows:
  - I) If your policy is written on the 1988 ISO simplified form:
  - II) \$1,000,000.00 Occurrence
  - III) \$2,000,000.00 General Aggregate
  - IV) \$2,000,000.00 Product-Completed Operations Aggregate
  - V) \$1,000,000.00 Personal/Advertising Injury

### 2. Other Requirements

- Evidence of your insurance coverage's. required herein. is to be provided to us on ACCORD Certificate Form 25 or 25-S and must indicate:
- That your Commercial General Liability insurance policy includes coverage for items specified in I C above, (C-i-v)
- AM Best's rating for each of your insurance carriers at B+ VII or better
- That the issuing insurance company will provide 30 days written notice of cancellation to the certificate holder and the words "endeavor to "and "but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representative" do not apply or have been removed
- General Liability and Auto Liability limits may be attained by individual policies or by a combination of underlying policies with umbrella and /or excess liability policies.
- Notify your insurance agent
- You may prevent unnecessary follow up resulting from incomplete insurance certificates, by sending or faxing a copy of these insurance requirements to your agent when you request an insurance certificate.
- That Lang Constructors, Inc. is additional insured on the General Liability policy certified.
- Any deviations in coverage provided by the Standard 1988 ISO Simplified General Liability Policy Form.
- Any deductible over \$2,500.00 applicable to any coverage
- Lang Constructors, Inc. to be named as certificate holder.
- Hold Harmless Agreement: Subcontractor being insured assumes all related liability for accidents, its own negligence, general contractor negligence, and the combined negligence of both the contractor and subcontractor.