

Insurance Requirements for Subcontract Agreements

Section 10 of SC	Type of Insurance	Jordan Foster Coverage Requirements	Jordan Foster Limits of Liability
10.1.1	Workers' Compensation	Coverage "A": Statutory requirements in states where operating, to include all areas involved in operations covered by the Subcontract.	
10.1.2 10.6.4	Workers' Compensation	Coverage "B" Employer's Liability <u>Waiver of subrogation in favor of CFJ and Owner (form WC 42 03 04A)</u>	<ul style="list-style-type: none"> ✓ Bodily injury by accident, \$500,000 each accident; ✓ Bodily injury by disease, \$500,000 each employee; ✓ Bodily injury by disease \$500,000 policy limit.
10.2.1 10.2.3 10.6.4 10.10	Commercial General Liability (CGL)	<p>Including Premises-Operations, Elevators and Escalators, Independent Contractors, Products Completed Operations, Personal and Advertising Injury, Broad Form Property Damage (including Completed Operations), and coverage for explosion, collapse and underground hazards.</p> <p><u>To the fullest extent of coverage allowed under Chapter 151 of the Texas Insurance Code, Contractor and Owner shall be included as additional insureds under CGL policy, using ISO Additional Insured Endorsements CG 20 10 1001 and CG 20 37 1001, or endorsements providing equivalent coverage, including products-completed operations. This insurance shall apply as primary and non-contributory. This provision does not apply to Workers' Compensation and Employers' Liability policies listed in Paragraph 10.1. A waiver of subrogation in favor of CFJ and owner (form CG 24 04 1093).</u></p> <p>Policy shall remain in effect for a period of 10 years after the date of final completion of the work. Subcontractor's insurance carrier's shall be acceptable to Contractor and licensed or admitted to conduct business in the state where the Project is located and carry an A.M. Best Key rating of at least A-VIII or better.</p>	<ul style="list-style-type: none"> ✓ \$1,000,000 each occurrence (for Bodily Injury and Property Damage), ✓ \$2,000,000 general aggregate, ✓ \$2,000,000 for products/completed operations aggregate
10.2.1	Commercial General Liability policy for Residential Scope of Work	Must not contain any exclusion for the residential construction exposure in this Agreement. Residential construction is defined as (including but limited to) military housing, dormitories, nursing homes, multi-family, garden apartments, town homes, and condominiums.	
10.2.2	Contractual Liability	Blanket basis insuring the liability assumed under the Subcontract.	
10.3	Business Auto Policy (BAP)	<p>BAP form, including coverage for all <u>Owned, Non-Owned and Hired Vehicles.</u></p> <p>Policy shall remain in effect for a period of 10 years after the date of final completion of the work.</p>	<ul style="list-style-type: none"> ✓ \$1,000,000 combined single limit for Bodily Injury and Property Damage
10.5 10.6.1	Umbrella Liability <i>(required on subcontract's with high risk scope)</i>	To the fullest extent of coverage allowed under Chapter 151 of the Texas Insurance Code, Subcontractor shall also include Contractor and Owner as additional insureds on the Umbrella Liability policy provided pursuant to Paragraph 10.5, including products completed operations coverage on a primary basis. Subcontractor shall name Owner and Contractor as additional Insureds in its CGL and Umbrella Liability policies for ten (10) years after final completion as set out above.	<ul style="list-style-type: none"> ✓ \$1,000,000 each occurrence for Bodily Injury and Property Damage ✓ \$1,000,000 general aggregate, in excess of the coverage listed above.
Actual COI	Description of Operations	<p>Project #: _____ Project Name: _____</p> <p>CF Jordan Construction LLC and Owner are Additional Insured as required by written contract under the General Liability, Auto and Umbrella Policies. A Waiver of Subrogation is included in favor of CF Jordan Construction LLC and Owner under General Liability, Auto, Umbrella and Workers' Compensation policies. This insurance is primary. Certificate Holder's insurance is secondary and Non-Contributory. All policies are endorsed with a 30 day Notice of Cancellation.</p>	