

Contractor Requirements:

1. Have minimum insurance requirements confirmed by a Certificate of Insurance and Acord 855 as below:

POLICY TYPE	LIMITS
GENERAL LIABILITY PRODUCTS & COMPLETED OPERATIONS	\$1,000,000 - Occurrence \$2,000,000 - Aggregate \$2,000,000 - Aggregate
BUSINESS AUTO	\$1,000,000 Combined Single Limit
COMMERCIAL UMBRELLA IF WORK FROM HEIGHTS	\$5,000,000 \$10,000,000
WORKERS COMPENSATION	Statutory of \$1,000,000
POLLUTION LIABILITY - if doing any abatement work	\$1,000,000 - Aggregate
ADDITIONAL INSURED ENDORSEMENT	Must name building and managing agent

- 2. Policy must include Waiver of Subrogation, Primary & Non Contributory, Endorsement naming the Building and Managing Agent as Additional Insured, No exclusions for Injury to Employee or Action Over Endorsement.
- 3. Must submit a full copy of the General Liability policy to review for any endorsements or exclusions which could negate coverage for the building prior to signing a contract.
- Have a written contract requiring the above minimum limits, a Hold Harmless/ Indemnification Agreement, Additional Insured requirement, Waiver of Subrogation, Primary and Non Contributory, no exclusions for Injury to Employees and Action Over Exclusions.
- Contract cannot be signed until all insurance has been verified to meet the limits and conditions required.

^{*}Mackoul Risk Solutions. LLC are not attorneys and cannot aive leaal advice. All agreements and contracts should be reviewed by leaal counsel.