

INSURANCE CERTIFICATE REQUIREMENTS

Commercial General Liability Insurance

\$1,000,000	Each Occurrence
\$50,000	Damage to Rented Premises
\$5,000	Med Exp (Any one Person)
\$1,000,000	Personal & Adv Injury
\$2,000,000	General Aggregate
\$2,000,000	Products/Completed Operations Aggregate

Please Note The Following:

- ✓ Coverage to be written on an “**Occurrence**” Basis
- ✓ General Aggregate limits applicable **per project**
- ✓ The certificate must reference a particular project.
- ✓ ***Subcontractor's insurance shall include Bateman-Hall, Inc., the project owner, and any other party to whom Bateman-Hall, Inc. may owe protection as an additional insured on the subcontractor's insurance policies.***
- ✓ The additional insured coverage shall be **primary and noncontributory**
- ✓ The additional insured coverage must **include Completed Operations**
- ✓ The additional insured coverage shall not be limited in any way (e.g., not just for “general supervision”)
- ✓ Include waiver of subrogation
- ✓ **A copy of the additional insured waiver of subrogation and aggregate per project endorsements must be attached to the certificate of insurance**

Automobile Liability

- | | |
|-------------|---|
| \$1,000,000 | Combined Bodily Injury and Property Damage. |
|-------------|---|
- ✓ Covering Any Auto or [Scheduled, Hired, and Non-Owned Autos]

Workers' Compensation and Employers Liability

Workers' Compensation – Statutory Coverage for Project Location
Employers' Liability –

- | | |
|-----------|-------------------------------------|
| \$500,000 | Each Accident |
| \$500,000 | Each Employee for Injury by Disease |
| \$500,000 | Disease – Policy Limit |
- ✓ Waiver of Subrogation where permitted by law
 - ✓ Stop Gap Liability endorsement for monopolistic states (ND, OH, WA, WY)

Please Note: Insurance Requirements May Vary Depending on the Project