

DOMINION BUILDERS INSURANCE REQUIREMENTS



Policies. Before commencing Subcontractor's Work, Subcontractor shall procure and maintain at its own expense until final acceptance of Subcontractor's Work by Owner and Contractor, upon all of its operations and the operation of any of its subcontractors, suppliers or materialism on the Project, the following policies of insurance (and any additional policies or coverages required of the Contractor under the Prime Contract) with insurers licensed to do business in the jurisdiction wherein the Project is located and acceptable to Contractor and under forms of policies satisfactory to Contractor and containing waivers of subrogation in favor of Contractor and Owner:

(a) Worker's Compensation and Employer's Liability. Subcontractor shall procure and maintain Worker's Compensation and Employer's Liability Insurance covering all of its employees in conformance with the laws of any state, district or territory of the United States of America in which Subcontractor's Work is to be performed, except that such insurance shall not have a limit of liability less than \$100,000 for any one accident.

(b) Comprehensive General Liability. Subcontractor shall procure and maintain Comprehensive General Liability Insurance with coverages including, Premises/operations, Independent Contractors, Completed Operations for a period of two (2) years following the acceptance of Subcontractor's Work, Broad Form Contractual Liability in support of the section of this Master Agreement entitled "INDEMNIFICATION ", Broad Form Property Damage, and Personal Injury liability with employee and contractual exclusions removed, with the following per occurrence limits:

| | |
|---|-------------|
| Each Occurrence | \$1,000,000 |
| General Aggregate | \$2,000,000 |
| Products/Completed Operations Aggregate | \$2,000,000 |
| Personal Injury | \$1,000,000 |
| And Medical Expense | \$5,000 |

Your blanket certificate of insurance shall include Dominion Builders, LLC as additional insured with respect to general liability coverage.

This policy shall be endorsed to include Contractor and Owner as additional insureds during the term of the Subcontract and shall state that this insurance is primary insurance as regards any other insurance carried by Contractor or Owner. Insurance coverage is Primary and Non-Contributory to any other insurance of the above-mentioned entities.

(c) Comprehensive Automobile Liability. Subcontractor shall procure and maintain Comprehensive Automobile Liability Insurance with the following limits:

Combined Single Limit of \$1,000,000 per occurrence, including bodily injury and property damage. This policy shall be on a standard form written to cover all owned, hired, and non-owned automobiles.

(d) Umbrella Excess Liability. Subcontractor shall procure and maintain an Umbrella Excess Liability policy on an excess basis above the coverages described in (a), (b) and (c) above with per occurrence and aggregate limits of:

\$3 Million

15.2 Notice and Right to Pay Premiums. Subcontractor shall provide Contractor with copies of certificates of insurance coverage for all required coverages and proof of payment of all premiums. Insurance policies shall provide for notification to Contractor of non-payment of any premium and shall give Contractor the right to make the premium payment thereunder within a reasonable time. Any premium payments made by Contractor shall be deducted from amounts due Subcontractor under the Subcontract. Insurance policies shall provide for thirty (30) days prior written notice to Contractor of cancellation or modification.