



## Insurance Certificate Requirements

The coverage indicated below must be provided and a certificate of insurance and the endorsement evidencing these coverages must be on file in our office **PRIOR TO COMMENCEMENT OF WORK**.

### MINIMUM REQUIREMENTS ACCEPTABLE:

<b>WORKER'S COMPENSATION</b>	<b>\$1,000,000 Employer's liability</b>
<b>GENERAL LIABILITY COVERAGE</b>	<b>\$1,000,000 per occurrence</b>
<b>BODILY INJURY &amp; PROPERTY DAMAGE</b>	<b>\$2,000,000 General aggregate limit</b>

This coverage must include Comprehensive Form, Premises-Operations, Product/Completed Operations Hazard, Contractual Insurance XCU, Broad Form Property Damage, Independent Contractors and Personal Injury and shall be provided on an occurrence form (not claims-made basis).

<b>AUTOMOBILE LIABILITY COVERAGE</b>	<b>\$1,000,000 combined single limits</b>
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This coverage must include coverage for all Owned, Hired and Non-Owned Vehicles.

### ADDITIONAL INSURED COVERAGE

As required by the terms of your contract, you are required to have your insurance company name Owner, Contractor, their officers, directors and employees as additional insured. Form CG 2010 1185 or equivalent is required.

Subcontractor's insurance shall be primary and non-contributory.

Coverage shall include Completed Operations Liability.

**PAYMENT WILL BE WITHHELD** for work performed until evidence of ALL insurance coverages/forms required is received by our office.

Further details are outlined in Hallmark Construction Inc.'s Subcontract, which is available upon request.