

Standard Insurance Requirements

CCI Subcontract Agreement Standard Terms and Conditions (STC)

- a. Unless higher limits are stated otherwise in the contract documents or subcontract agreement, subcontractor will procure and maintain the insurance coverage below:

Workers Compensation	Statutory Limits
Employer's Liability	\$1,000,000 each accident \$1,000,000 disease policy limit \$1,000,000 disease each employee
Commercial General Liability	\$1,000,000 each occurrence \$2,000,000 aggregate (applicable on a per project basis) or such higher limits specified in the agreement \$2,000,000 products completed operations aggregate limit
Automobile Liability	\$2,000,000 each accident
Professional Errors and Omissions (if required)	\$2,000,000 per claim \$2,000,000 annual aggregate
Contractors Pollution Liability (If required, see below)	\$2,000,000 each claim \$2,000,000 annual aggregate
Umbrella Liability	\$1,000,000 each claim \$1,000,000 annual aggregate

- b. **Workers Compensation:** Coverage is required (including sole proprietors) and shall include a waiver of subrogation in favor of CCI and owner.
- c. **Commercial General Liability:** Shall be written on an occurrence form (ISO Form CG 00 01 or equivalent) and shall include coverage for Products/Completed Operations extending two (2) years after final acceptance of the project by the owner or such longer period as required by contract documents.
- d. **Automobile Liability:** Shall include coverage for all owned, hired, and non-owned automobiles.
- e. **Professional Errors and Omissions:** If the work includes architecture, engineering or other professional services, including surveying, subcontractor shall procure, maintain, and pay for Professional Errors and Omissions insurance with limits stated above. If such insurance is written on a claims-made basis, the retroactive date shall be prior to the start of the work. Subcontractor agrees to maintain such coverage for two (2) years after final acceptance of the project by owner or such longer period as the contract documents may require.

f. Contractors Pollution Liability: If the work includes any of the work below:

- i. Building enclosure systems including, without limitation, vapor and moisture retarders and barriers, roofing or flashing, exterior windows, curtain wall components and systems, plaster, EIFS, stucco, exterior stone or exterior masonry
- ii. Plumbing, heating, ventilation or air conditioning systems
- iii. Drywall or insulation
- iv. Building foundations

Subcontractor shall procure and maintain Contractors Pollution Liability insurance with coverage listed above. Insurance shall include coverage for Completed Operations extending two (2) years after final acceptance of the project by the owner or such longer period as required by the contract documents. The definition of property damage shall include clean-up costs. The definition of pollutant shall include any form of fungus, including mold.

- g.** Catalyst Construction Inc, the Owner, and all others listed in the contract documents shall be listed as "Additional insured on a primary and non-contributory basis." Additional insured coverage shall be for ongoing and completed operations, shall be the equivalent of ISO forms CG2010 (1985ed.) or CG2010 (2004ed.) and CG 2037 (2004ed.) and shall be maintained for a period of two (2) years after project completion on the Commercial Liability, Automobile Liability, Umbrella/Excess Liability, and Contractor's Pollution Liability policies.
- h.** All policies shall be procured from insurance carriers licensed to do business in the state in which the project is located and having a current A.M. Best rating of not less than A minus (A-).
- i.** Certificates of Insurance shall be filed with CCI prior to commencing any work and must be maintained throughout the duration of the project or as stated above or in the contract documents. All policies shall contain a provision that coverages and limits afforded there under shall not be canceled, materially changed, non-renewed, or restricted without a minimum of ten (10) days notice to CCI.
- j.** Subcontractor shall file any required Payment and Performance bonds within ten (10) days of receipt of this agreement, but in all cases prior to commencement of the work.
- k.** Bonds shall be procured by a surety licensed to do business in the state in which the project is located and having a current A.M. Best rating of not less than A minus (A-). If the A.M. Best rating of the surety falls below A-, then subcontractor shall, within ten (10) days, obtain and furnish replacement bonds executed by a surety in complete compliance with the agreement.