



Insurance Requirements

Before commencing the work described in this Subcontract, Subcontractor shall, without limiting the liability of the Subcontractor under the Subcontract, purchase and maintain at its own expense until completion and final acceptance of the work at least the following amounts of insurance in companies acceptable to Contractor. **Subcontractor agrees not to commence work until a Certificate of Insurance has been delivered to the Contractors main office.**

Workers Compensation Insurance		
Coverage A		Statutory
Coverage B (Employers Liability)	Each Accident	\$1,000,000
	Each Disease	\$1,000,000
	(Each employee and policy limit)	
Commercial General Liability		
Bodily Injury and Property Damage	Each Occurrence	\$1,000,000
Including Contractual for all Written Contracts	General Aggregate	\$2,000,000
Products/Completed Operations	General Aggregate	\$2,000,000
Personal Injury and Advertising Injury	Each Occurrence	\$1,000,000
Medical Expense	Any one person	\$5,000
Include Per Project Aggregate Endorsement		
Automobile Liability		
Bodily Injury and Property Damage	Each Occurrence	\$1,000,000
Including all Owned, Hired, and Non-Owned Automobiles		
Umbrella Liability		
	Each Occurrence	\$1,000,000
	Annual Aggregate	\$1,000,000
Special		
Builders Risk		
Performance and Payment Bond		

The general liability, automobile and umbrella policies shall be endorsed to reflect Kozeny-Wagner and Owner as additional insureds on a primary and non-contributory basis and provide a waiver of subrogation on all policies in favor of Kozeny-Wagner where permitted by law. Thirty days (30) written notice shall be provided to Kozeny-Wagner in the event of cancellation. Insurance provided shall be written with an insurance company with an A.M. Best Rating of A or better.