



## **Vendor Insurance Requirements**

All vendors conducting work in residential units must submit a Certificate of Insurance to the Front Desk at: [LumaFrontDeskStaff@actionlife.com](mailto:LumaFrontDeskStaff@actionlife.com) .

Certificate of Insurance (including contractor's exclusions and proof of valid workers Compensation insurance) must include the following:

1. Provide a minimum limit of **Commercial General Liability Insurance**, including **Non-Owned and Hired Auto Liability**, with at least **\$1,000,000.00** limit. *This coverage should be endorsed to be PRIMARY and NOT CONTRIBUTORY with the Associations' own policies.*
2. Provide evidence of **Workers Compensation coverage** in accordance with statutory limits.
3. If reasonably available, provide **evidence of Employee Dishonesty Bond Coverage**, and confirm its endorsement to protect the Associations' property, or Unit Owner's property. This needs a special legal obligation clause to cover property of others stolen by the contractor's employees.
4. **All policies shall be endorsed naming LUMA HOMEOWNERS ASSOCIATION and ACTION PROPERTY MANAGEMENT, INC. as additional insured.**
5. **All policies shall contain a waiver of subrogation in favor of both EVO HOMEOWNERS ASSOCIATION and ACTION PROPERTY MANAGEMENT INC.**