



Insurance Requirements and Recommendations for Contractors

Contractors are required to provide a certificate of insurance evidencing proof of adequate coverage. Below are required amounts and guidelines to ensure sufficient coverage.

1. Comprehensive General Liability. A combined minimum limit of \$1,000,000.00 per occurrence for bodily injury, and property damage.
 - a. \$1,000,000.00 for personal injury
 - b. \$2,000,000.00 aggregate for products and completed operations
 - c. \$2,000,000.00 aggregate applying separately to the improvement work
2. Automobile Liability. A combined minimum limit of \$1,000,000.00 per accident and covering all owned, leased, hired, and non-owned vehicles.
3. Worker's Compensation. Worker's compensation insurance as required by any applicable law or regulation.
4. Employer's Liability.
 - a. \$500,000.00 bodily injury by accident per accident.
 - b. \$500,000.00 bodily injury by disease per employee
 - c. \$500,000.00 bodily injury by disease policy limit
5. Additional Insured Parties. Such insurance shall also cover any and all subcontractors of contractor subcontractors of subcontractors.

In the event of failure of contractor to furnish and maintain such insurance, the Association shall have the right, but not the duty, and at its option, to revoke permission to perform the work and to deny entry into the building of all workers, except that if such workers are escorted by a member of the Association's staff, they shall be permitted to remove their tools and supplies.