



## W. L. FRENCH EXCAVATING CORPORATION

COMMERCIAL SITE DEVELOPMENT • CONTRACT TRUCKING • ENVIRONMENTAL MANAGEMENT

### EXHIBIT "A"

#### W. L. FRENCH EXCAVATING CORPORATION INSURANCE REQUIREMENTS

The Subcontractor shall purchase and maintain insurance of the following types of coverage and limits of liability:

1. **Commercial General Liability (CGL)** with limits of Insurance no less than: \$1,000,000 each occurrence and \$2,000,000 Annual Aggregate.
  - a. If the CGL coverage contains a General Aggregate shall apply separately to each project.
  - b. CGL coverage shall be written on ISO Occurrence form CG 00 01 (10 93) or a substitute form providing equivalent coverage and shall cover liability arising from premises operation, independent contractors, products-completed operations, and personal and advertising injury.
  - c. General Contractor, Owner and all other parties required of the General Contractor, shall be included as insured's on the CGL using ISO Additional Insured Endorsement CG 20 10 (11 85) or CG 20 10 (10 93) **AND** CG 20 37 (10 01) or CG 20 33 (10 01) **AND** CG 20 37 (10 01) and endorsement providing equivalent coverage to the additional insured's. This insurance for the additional insured's shall be broad as the coverage provided for the name insured subcontractor. It shall apply as primary and non-contributing insurance before any other insurance or self-insurance, including any deductible, maintained by, or provided to, the additional insured.
  - d. Subcontractor shall maintain CGL coverage for itself and all additional insured's for the duration of the project and maintain Completed Operations coverage for itself and each additional insured for at least 3 years after completion of the Work.
  
2. **Automobile Liability**
  - a. Business Auto Liability with limits of at least \$1,000,000 each accident.
  - b. Business Auto coverage must include coverage for liability arising out of all owned, leased, hired and non-owned automobiles.
  - c. General Contractor, Owner and all other parties required of the General Contractor shall be included as insureds on the auto policy.
  - d. Business Auto to include MCS-90 filing as well as Broadened Pollution Endorsement Form MM9955 or CA9948.



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### 3. Commercial Umbrella

- a. Umbrella limits must be at least \$5,000,000.
- b. Umbrella coverage must include insured's as entities that are additional insured's on the CGL.

### 4. Workers Compensation and Employers Liability

- a. Employers Liability Insurance limits of at least \$500,000 each accident for bodily injury by accident and \$500,000 each employee for injury by disease.
- b. Where applicable, U.S. Longshore and Harborworks Compensation Act Endorsement shall be attached to the policy.
- c. Where applicable, the Maritime Coverage Endorsement shall be attached to the policy.

### 5. Endorsement

Attached to each Certificate of Insurance shall be a copy of the Additional Insured Endorsement that is part of the Subcontractor's Commercial General Liability Policy. Subcontractor is required to submit a Certificate of Insurance. These certificates and the insurance policies required by this Article 13 shall contain a provision that coverage afforded under the policies will not be canceled or allowed to expire until at least thirty (30) days prior written notice has been given to Contractor.

### 6. Waiver of Subrogation

To the fullest extent permitted by law, Subcontractor waives all rights against Contractor, Owner and Architect and their agents, officers, directors and employees for recovery of damages to the extent these damages are covered by commercial general liability, commercial umbrella liability, business auto liability or workers compensation and employers liability insurance maintained per requirements stated above.