

SUBCONTRACT EXHIBIT "E"
INSURANCE REQUIREMENTS

The General Contractor, CF Evans & Co. Construction, LLC requires that all Subcontractors and their Sub-subcontractors have proper insurance coverage as outlined below. Separate Certificates of Insurance on Accord 25-S Form or equivalent, will be filed with the Owner and General Contractor, CF Evans & Co. Construction Services, LLC by each Subcontractor and their Sub-subcontractors prior to work commencing. **No Subcontractor will be allowed to enter a job site to perform work on behalf of General Contractor until all insurance requirements are completed.**

The insurer must notify the General Contractor if and when a policy is canceled or has expired.

Minimum insurance requirements are as follows:

<u>WORKER'S COMPENSATION</u>	<u>STATUTORY</u>
Employers Liability	100,000
Stop Gap	500,000

There will be a penalty charged to any subcontractor that does not maintain their workers' compensation coverage for the time required. This penalty will be withheld from payments.

COMMERCIAL GENERAL LIABILITY

ISO Form CG-00 01 (11-88) or current edition or equivalent. Occurrence policy with limits of not less than:

The greater of the limits/coverages per specifications or:

- General Aggregate 2,000,000
- Products-Completed Operations Aggregate 2,000,000
- Personal and Advertising Injury 1,000,000
- Each Occurrence 1,000,000
- Fire Damage (Any One Person) 50,000
- Medical Expense (Any One Person) 5,000

Above will also include Blanket X, C and U coverages and Waiver of Subrogation in favor of Owner and CF Evans & Co. Construction Services, LLC.

Alternate limits will apply if subcontractor will be performing:

- Erection work using cranes, “Cherry-pickers”, or any other equipment in close proximity to electric lines
- Welding
- Excavation/underground work

Products - Completed Operations will be maintained for eight (8) years after completion of the project.

Endorsements attached will include the following or their equivalents:

- ISO Form CG-20 10 (11-85) and CG 20 37 or current edition Additional Insured Owners Form B naming the owner and CF Evans & Co. Construction Services, LLC. as Additional Insured. Subcontractor’s are required to provide General Contractor with a certificate of insurance naming General Contractor and the Owner as an additional insured on a primary and non-contributory basis for completed and on-going operations. This endorsement must include Products/Completed Operations Coverage. Edition 10-93 is not acceptable.

ISO Form CG-25 03 (11-85) or current edition Amendment Aggregate Limits of Insurance - per project.

- ISO Form CG-2404 (11-85) or current edition Waiver of Transfer of Rights of Recovery against others, in favor of Owner and CF Evans & Co. Construction Services, LLC.
- General Liability and Umbrella coverage should be provided that does not contain endorsement CG 2294.

PROFESSIONAL LIABILITY INSURANCE:

All subcontractors performing fire sprinkler, post tension concrete or others trades that provide a design/engineer trade are required as follows:

The Greater of the Limits/Coverages per specifications:

Professional Liability

- General Aggregate 2,000,000
- Each Occurrence 1,000,000

AUTOMOBILE LIABILITY INSURANCE:

The Greater of the Limits/Coverages per specifications or

With limits not less than: 1,000,000

Combined single limit applying to:

- Bodily Injury
- Property Damage

Coverage applying to any auto, hired auto, and non-owned auto.

An Umbrella may be used to satisfy any of the requirements.

Insurance Companies Providing Coverage - All companies listed must be rated "A" or better in the A. M. Best Company Key Rating Guide - Property-Casualty, current edition.