



INSURANCE REQUIREMENTS

The following represents the insurance requirements for all Subcontractors doing business with Shawmut Design and Construction

RETURN TO:

Project Administrator

Hard copies are not required

A job specific certificate will be required and it must reference the Project Name, Complete Address, and Project Number on the certificate.

1. Commercial General Liability: Coverage for bodily injury and property damage with minimum limits of \$1,000,000 per occurrence and subject to a \$2,000,000 products/completed operations aggregate and a \$2,000,000 general aggregate. The policy should be written on ISO form CG 00 01 (10/01 edition) or its equivalent and provide coverage for both premises/ongoing operations and products/completed operations. Completed operations coverage must be provided and maintained through the Statute of Repose and no less than five (5) years after final acceptance by the project owner. Waiver of Subrogation is required.
2. Excess Liability/Umbrella: All subcontractors must provide a minimum of \$5,000,000 Excess Liability insurance over the primary Employers Liability, Commercial General Liability, and Automobile Liability coverage. Coverage provided by the Umbrella/Excess Liability policy(s) must be no less broad than the underlying primary policies required herein. If applicable, please include Umbrella Follows Form. Please state "Umbrella Follows Form" on the certificate or submit the endorsement.
3. Workers Compensation and Employers Liability Coverage: Provides statutory benefits, including employers Liability coverage with minimum limits of \$500,000/\$500,000/\$500,000. Subcontractors who are performing any work within 500 ft. of navigable water must maintain and provide evidence of coverage for both Maritime/Jones Act and U.S. Longshore and Harbor Workers' Compensation Act. Waiver of Subrogation is required.
4. Automobile Liability Coverage: Coverage should apply to all owned, non-owned and hired vehicles, with minimum limits of \$1,000,000 for bodily injury and or property damage combined.
5. Additional Insured Coverage (ISO form CG 20 10 (11/85 edition) or an endorsement providing equivalent coverage) naming all parties listed below and required by the Contract Documents as additional insureds on a primary and non-contributory basis to any other insurance, deductible, or SIR available to the additional insureds, under Subcontractor's General Liability (including completed operations), Auto Liability and Umbrella/Excess Liability coverages. The Umbrella/Excess Liability policy(s) should be specifically endorsed to apply on a primary and non-contributory basis as respects other insurance available to the additional insured. If the subcontractor maintains broader coverage or higher limits of insurance than is required in this Agreement, such broader coverage and/or higher limits shall be available to the additional insured(s).

Certificate Holder
Shawmut Woodworking and Supply
dba Shawmut Design and Construction
560 Harrison Avenue
Boston, MA 02118

Additional Insured:
Shawmut Design and Construction

continued on next page



INSURANCE REQUIREMENTS

6. Indemnification: The Subcontractor's general liability and umbrella/excess liability policy(s) should include contractual liability coverage to support the Subcontractor's contractual indemnification agreement. Such coverage cannot contain any additional limitation provisions.
7. All-Risk Property and Equipment Coverage: Subcontractor shall purchase and maintain all-risk first party insurance covering all tools, equipment, scaffolding, staging, towers, or forms owned, leased, or used by the Subcontractor in the performance of the Work. Coverage shall extend to materials and supplies stored offsite or while in transit prior to being incorporated into the Work.
8. Waiver of Subrogation in favor of Shawmut Design and Construction and all additionally insureds must apply to all policies.
9. All policies must be issued by insurance carriers who are licensed to do business in the state in which the project is located and must carry a minimum A.M. Best rating of "A" or better.
10. If requested, you shall submit copies of insurance policies and endorsements which evidence coverage required by this agreement.
11. The certificate should provide for 30 days advance notice in the event of cancellation or material change in any coverage carried by subcontractor.
12. Action Over: Subcontractor's insurance shall not contain an "Action Over" exclusion or similar limiting language precluding or limiting coverage (either to a named insured, additional insured or indemnitee) for injuries to employees of subcontractor at any tier. To the extent that a subcontractor's insurance contains such limiting or exclusionary language, the subcontractor is not relieved of its obligation to defend and indemnify Contractor.
13. Professional Liability: All subcontractors who perform design, testing or consulting work shall obtain and maintain for at least six years after Substantial Completion of the Project professional liability insurance satisfactory to Contractor and Owner. Such insurance shall be in the amount no less than \$1,000,000 with a maximum deductible of \$5,000. Such insurance shall be in addition to any other insurance required by the Subcontract Agreement, and shall not be cancelled or modified without at least thirty (3) days' prior written notice to Contractor. Design/build contractors see Rider I.
14. Residential Projects: If this project includes work in or around a residential dwelling, the Subcontractor / Consultant shall have no exclusion for such work in the policies required herein and the required coverage must be maintained for a period equal to the applicable statute of repose.
15. All emailed certificates must come directly from your Insurance Agent.