

Rider D - Insurance Requirements

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

FAX OR EMAIL TO:

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 for one year after completion of project.
2. Excess Liability/Umbrella: All subcontractors must provide a minimum of \$5,000,000 Excess Liability coverage. If applicable, please include Umbrella Follows Form.
3. 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 (30) days' prior written notice to Contractor.
4. Automobile Liability Coverage: Coverage should apply to all owned, non-owned and hired vehicles, with limits of \$1,000,000 for bodily injury and or property damage combined.
5. The following entities shall be included as Additional Insured on a Primary and Non-Contributory Basis for **General Liability, Auto, and Excess Liability** throughout the duration of the project. The certificate must specifically state that Additional Insured coverage for General Liability and Excess Liability **includes completed operations.**

▶ **CERTIFICATE HOLDER:**

*Shawmut Design and Construction
560 Harrison Ave
Boston MA 02118*

ADDITIONAL INSURED:

▶ **Shawmut Design and Construction**

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6. Indemnification: Your general liability policy should include contractual liability coverage to support your contractual indemnification agreement. Your Contractual Liability coverage cannot contain any additional limitation provisions.
7. Workers Compensation Coverage: Provides statutory benefits, including employers Liability coverage with minimum limits of \$500,000/\$500,000/\$500,000.
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 with an A.M. Best rating of "A" or better.
10. If requested at the time, you shall submit copies of insurance policies and/or 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. Design/build contractors: See Rider I for additional Professional Liability insurance requirements.
13. All faxed certificates must come directly from your Insurance Agent.

If you have any questions please feel free to contact:

	<u>Project Administrator</u>	OR	<u>Qualification Specialist</u>
	#REF!		#REF!
T:	#REF!		#REF!
F:	#REF!		#REF!
E:	#REF!		#REF!