



## MINIMUM INSURANCE REQUIREMENTS

### INSURANCE REQUIREMENTS:

Subcontractor shall purchase and maintain Workman's Compensation, General Liability and Auto Liability Insurance that will protect him from all claims, which may arise out of, or result from the Subcontractor's operations under this Contract. Insurance certificate must list the project information in the description of operations. **<Please refer to the contract agreement or contract your project manager for a list of required additional insured parties on the Certificate of Insurance>** Such coverage must be with a nationally recognized insurance carrier with at least an "A" rating, or be specifically approved, in writing, by Carmel Contractors, Inc. The Subcontractor shall provide a current Certificate of Insurance before any work shall be done on the project.

Outlined below are the minimum limits of the required insurance:

	<b>COMPREHINSIVE &amp; GENERAL LIABILITY</b>	<b>COMPREHENSIVE AUTO LIABILITY</b>	<b>WORKERS COMP. COVERAGE</b>
<b>Bodily Injury Each Person</b>	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00
<b>Bodily Injury Each Occurrence</b>	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00
<b>Property Damage</b>	\$300,000.00	\$1,000,000.00	
<b>General Aggregate</b>	\$2,000,000.00		
<b>Excess/Umbrella Liability</b>	\$5,000,000.00		