

**STANDARD PROJECT INSURANCE REQUIREMENTS**

**REQUIRED**

<b><u>Insurance Type</u></b>	<b><u>Minimum Limits per Policy</u></b>
<b>General Liability Policy</b> (such coverage shall be on a Per Project Aggregate and include Contractual Liability)	
General Aggregate	\$2,000,000
Products/Completed Operations	\$2,000,000
Each Occurrence	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Damage to Rented Premises	\$50,000 Each Occurrence
Medical	\$5,000 Any One Person
<b>Automobile Policy</b> (such coverage shall include any auto, all owned, non-owned, leased and hired automobiles)	
Comprehensive Auto	\$1,000,000 Combined Single Limit
<b>Umbrella / Excess Policy</b> (such coverage shall sit over the GL, Auto and Employer's Liability policies)	
Umbrella (Excess) Liability	\$5,000,000 / \$5,000,000
<b>Worker's Compensation and Employer's Liability Insurance</b> (such coverage shall apply to all people onsite with no exclusions)	
Worker's Compensation	Statutory
Employers Liability Insurance	\$1,000,000

**An OCP may be required if requirements above cannot be met**

<b>OCP Policy (Owners and Contractors Protective Liability)</b>	
OCP Policy	\$1,000,000/\$2,000,000 Or \$2,000,000/\$4,000,000
Named Insured: The Pike Company, Inc	

**The following additional insurance may be required if necessary per scope of work**

<b>Other:</b>	<b>(Per Occurrence/Aggregate)</b>
Limits shown are the minimum amount required and may be adjusted per Scope of Work	
Professional Liability	\$1,000,000 / \$2,000,000
Pollution	\$1,000,000 / \$2,000,000
EIFS Policy	\$5,000,000 / \$5,000,000

**General Liability Policy: (MUST BE PROVIDED)**

This policy shall be on a Per Project Aggregate and include Contractual Liability. The following endorsements or proof of coverage must be included with your Certificate of Insurance:

- Schedule of Endorsements or Forms List
- Per Project Aggregate
- Additional Insured Ongoing Operations
- Additional Insured Completed Operations\*
- Primary and Non-contributory
- Waiver of Subrogation
- 30 Day Cancellation Notice

**Automobile Policy:**

This policy shall include any auto, all owned, non-owned, leased and hired automobiles and shall be covered by the Umbrella/Excess policy.

**Umbrella / Excess Policy: (MUST BE PROVIDED)**

This policy shall sit over the GL, Auto and Employer's Liability policies. The following endorsements or proof of coverage must be included with your Certificate of Insurance:

- Schedule of Underlying Insurances
- Schedule of Endorsements or Forms List
- Additional Insured (or language directly from your policy)
- Primary and Non-contributory

**Workman's Compensation: (MUST BE PROVIDED)**

Proof of coverage for state must be included with your Certificate of Insurance.

Any Proprietor/Partner/Executive Officer/Member or any other Personnel that are excluded from coverage cannot be on the jobsite and **must** be listed on the certificate.

**ONLY IF REQUIRED**

**Pollution Policy:**

The following endorsements or proof of coverage must be included with your Certificate of Insurance as they relate to your

- Schedule of Endorsements or Forms List
- Per Project Aggregate
- Additional Insured Ongoing Operations
- Additional Insured Completed Operations\*
- Primary and Non-contributory
- Waiver of Subrogation
- 30 Day Cancellation Notice

**EIFS Policy:**

Your entire **EIFS policy** must be submitted and follow the same requirements as the General Liability policy. The following endorsements must be included with your Certificate of Insurance:

- Schedule of Endorsements or Forms List
- Per Project Aggregate
- Additional Insured Ongoing Operations
- Additional Insured Completed Operations\*
- Primary and Non-contributory
- Waiver of Subrogation
- 30 Day Cancellation Notice

If the policy is cancelled at any time, an extended reporting period tail policy must be obtained that will cover the completed operations 2 year requirement.

**OCP Policy:**

If an OCP Policy is provided, this policy shall be maintained without interruption from the date of commencement of the Subcontract Work until Final Acceptance of the Subcontract Work.

You will **not be allowed** on site to perform work without the proper insurance documents.