

INSURANCE REQUIREMENTS

To: All Subcontractors
From: Kathern Rogers
Re: Certificates of Insurance

We are looking forward to working with you. Prior to commencing any construction or moving-on of material, equipment or manpower we must have an insurance certificate as outlined below:

Commercial General Liability: Occurrence Form Only

- General Liability with limits of no less than \$1,000,000 per occurrence with a \$2,000,000 aggregate.
- Must include primary wording.
- BYCOR General Contractors, Inc. & Owner must be listed as certificate holder as well as additional insured, The additional insured endorsement must include premises/operations as well as products and completed operations.
- Must include a waiver of subrogation in favor of BYCOR and Owner is required.
- Cancellation notice of all policies shall have "Endeavor to" language deleted.

Automobile Liability:

- Bodily Injury Liability and Property Damage Liability in an amount not less than \$1,000,000, Combined Single Limit.
- The insurance must include Owner (Long Term Leased), Employer's Non Owned and Hired Automobile Coverage.

Worker's Compensation Insurance:

- Limits no less than \$1,000,000 (statuary limits for State of California)
- Certificate must include a Waiver of Subrogation.

Contractor shall, by separate endorsement to its policies of insurance, (except for Worker's Compensation Insurance) add the following as additional insured:

"BYCOR General Contractors, Inc. and all of their subsidiaries, agents and employees, are Additional Insureds jointly and /or severally"

Certificate may reference a specific project or cover all operations. Please forward a copy via facsimile to (858) 587-1903 as soon as possible with the original to follow by mail.

** If you currently have no employees, please forward a copy of your 'Exemption from Worker's Compensation filed with the Contractor's State License Board [Form #13L-50 (6/04)].

We suggest you forward these requirements to your insurance agent. If you or your agent has any questions regarding these requirements, please call me at (858) 587-1901, ext 253 or Marianne Lamoureux at (858) 587-1901, ext. 228