

## **INSURANCE REQUIREMENTS**

### **Commercial General Liability:** Occurrence Form Only

- General Liability Each Occurrence limit of no less than \$1 million, Damage to Rented Premises (*ea. occurrence*) \$50,000, Personal & Advertising Injury limit of \$1 Million, General Aggregate & Products /Completed Operations Aggregate limit of \$2 million each and must include Primary Wording and Waiver of Subrogation. BYCOR General Contractors, Inc. must be listed as certificate holder as well as additional insured. Provide a physical Additional Insured endorsement for Ongoing and Completed Operations (CG 2010 & CG 2037 or their equivalent). Provide a physical Primary & Non-Contributory endorsement. Provide a physical Waiver of Subrogation endorsement.
- General Liability Aggregate Limit Applies PER PROJECT
- The certificate must include a separate endorsement naming BYCOR and Owner as additional insured and must not exclude completed operations. We prefer a CG 2010 1185. Some examples of unacceptable endorsements include the CG 2010 1093 & CG 2010 0397. Please note an unacceptable endorsement will only cover on-going operations. BYCOR may, at its discretion, accept an endorsement that does not cover completed operations.
- If BYCOR's contract with the Owner has additional requirements, subcontractor must also comply with those requirements:

### **Automobile Liability:**

- Bodily Injury Liability and Property Damage Liability in an amount not less than \$1,000,000, Combined Single Limit.
- Additional Insured applies to Automobile
- The insurance required must include Owner (Long Term Leased), Employer's Non Owned and Hired Automobile Coverage.
- Certificate must include a Physical Waiver of Subrogation and Additional Insured endorsements.

### **Worker's Compensation Insurance:**

- Limits no less than \$1,000,000 (or statutory limits)
- Certificate must include a Physical Waiver of Subrogation endorsement.

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"***

### **Umbrella Policy:**

**Limits no less than \$1,000,000**

### **General Insurance Provisions:**

- All Insurance Companies providing insurance must have a minimum AM Best rating of "A & A-" and be licensed to transact business in the state for which the work is being performed.

**Products and Completed Operations coverage must be maintained for 10 years (or applicable Statute of Repose following completion of work, and subcontractor will continue to name Contractor and any other parties required by contract as Additional Insured(s) for this entire period**

**\*\* 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)].**

- **myCOI** will send these requirements to your contact on file or insurance agent as required per project. If you, or your agent, have any questions regarding these requirements, please call [Devon Lamoureux at \(858\) 362-8926](tel:8583628926) or [icompliance@bycor.com](mailto:icompliance@bycor.com)