

## **INSURANCE REQUIREMENTS**

To: All Subcontractors  
From: Lindsay Patch, Insurance Administrator  
Re: Certificates of Insurance

We are looking forward to working with you. However, 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 million and must include Primary Wording and Waiver of Subrogation. BYCOR General Contractors, Inc. must be listed as certificate holder as well as additional insured,
- The certificate must include a separate endorsement naming BYCOR 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.
- The insurance required 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 (or statutory limits)
- 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 have any questions regarding these requirements, please call Lindsay Patch at (858) 587-1901.