

Insurance Requirements

Contractor shall purchase and maintain insurance as set forth below. Prior to commencing work on or delivering materials for LRHA, contractor shall provide LRHA a certificate of insurance evidencing that such insurance is in effect and will not be canceled or amended without the insurer endeavoring to provide not less than 30 days written notice to LRHA. Contractor will further certify that the company providing its insurance is licensed to do business in Virginia, and has a Best's rating of A-IX or better. Failure by LRHA to demand such a certificate or other evidence shall not be construed as a waiver of contractor's obligation to maintain insurance as follows:

- A. Commercial General Liability (CGL) with limits of insurance not less than \$1,000,000.00 each occurrence and \$2,000,000.00 annual aggregate.
1. If the CGL coverage contains a general aggregate limit, such general aggregate shall apply separately to each project.
 2. CGL coverage shall be written on ISO Occurrence form CG 0001, 1093 or a substitute providing equivalent coverage and shall cover liability arising from premises, operators, independent contractors, products-complete operations, and personal and advertising injury.
 3. Residential coverage shall apply if any part of the project provides for residences (i.e., apartments, condominiums, dormitories, nursing homes, etc.). The certificate should read, "No Residential Exclusion."
 4. LRHA, its employees, commissioners and agents, and all other parties required by LRHA shall be included as insureds on the CGL policy using ISO Additional Insured Endorsement CG 20101185 or an equivalent endorsement. The coverage for the additional insureds shall be as broad as the coverage provided for the named insured contractor. It shall apply as primary insurance before any other insurance of self-insurance, including any deductible, maintained by, or provided to, the additional insured.
 5. Subcontractor shall maintain CGL coverage for itself and all additional insureds for the duration of its work for LRHA and maintain completed operations coverage for itself and each additional insured for at least 3 years after completion of the work.
- B. Automobile Liability
1. Business Auto Liability with limits of at least \$1,000,000.00 for each accident.
 2. Business Auto coverage must include coverage for liability arising out of all owned, leased, hired and non-owned automobiles.
- C. Workers Compensation and Employers Liability
1. Worker's Compensation Insurance as required by Virginia law, provided, this insurance is required regardless of the number of Contractor's employees.
 2. Employers Liability Insurance limits of at least \$100,000.00 for each accident for bodily injury by accident, \$500,000.00 policy limit for injury by disease, and \$100,000.00 for each employee for injury by disease.
- D. Installation Floater: Contractor shall obtain an installation floater providing primary coverage for any damage to items or materials to be installed by contractor for LRHA, until the time that such items are properly installed, regardless of whether or not contractor has received payment for such items or materials.