



SUBCONTRACTOR'S INSURANCE REQUIREMENTS

◆ Subcontractor shall obtain and submit before any work is performed under the contract or within five (5) calendar days after the award of the contract whichever occurs first. **Certificates of insurance shall comply with requirements as specified in the contract and as required by the specifications.**

◆ Please ensure that the certificate include the project name, project number, project Owner and any other additional parties as required by the Subcontract.

◆ All insurance certificates need to list, as the certificate holder:

Robert E. Porter Construction Co., Inc.
1720 W. Lincoln St.
Phoenix, AZ 85007

Send via US Mail or insurance@robertporterconstruction.com or fax 602-340-9533

◆ **All Certificates MUST Include the Actual Endorsement Forms.**

◆ All insurance required hereunder shall be issued by a financially responsible company that is authorized to do business in the state where the project is located and that have an **A.M. Best rating of A- VII or better.** "A-" in Financial Strength and VII or higher in Financial Size (ambest.com)

◆ Failure to meet any of Robert E. Porter Construction Co., Inc.'s Insurance Requirements may result in "Insurance Hold", placing a block on payments.

◆ **Cost to meet any of these requirements shall be included in your base bid and will not be a change order for additional fees.**

(I) WORKERS' COMPENSATION

Coverage A	Statutory Benefits
Coverage B	Employers Liability
Bodily Injury by Accident	\$1,000,000 each accident
Bodily Injury by Disease	\$1,000,000 policy limit
Bodily Injury by Disease	\$1,000,000 each employee

◆ **Must include a waiver of subrogation endorsement**

(II) GENERAL LIABILITY.....\$1,000,000/\$2,000,000 Minimum Limits

◆ Commercial General Liability Insurance on an "occurrence" form, including coverage for (a) all operations; (b) subcontract work; (c) contractual obligations; (d) product/completed operations, with limits of at least \$1,000,000 for each occurrence and \$2,000,000 general aggregate and \$2,000,000 products/completed operations aggregate

◆ **Must include the Primary and Non-Contributory Endorsement Form.**

◆ **Must include the Additional Insured ISO Endorsement Forms CG2010 07/04 AND GC2037 07/04 or their equivalent naming Robert E. Porter Construction Co., Inc., the OWNER of the project, and any additional parties as required by the specifications as additionally insured.**

◆ **Must include a waiver of subrogation endorsement**



(III) AUTOMOBILE.....\$1,000,000 Minimum Limits

- ◆ Commercial Automobile Liability insurance for all motor vehicles operated by or for SUBCONTRACTOR, including but not limited to owned autos, hired or non-owned autos, with limits of at least \$1,000,000 per occurrence for bodily injury and property damaged combined.

Each policy described in subparagraph (II) and (III) above shall name CONTRACTOR, the project OWNER and any additional parties as required by the specifications as additional insureds at no expense to OWNER or CONTRACTOR. Actual Endorsements must be attached. SUBCONTRACTOR shall furnish CONTRACTOR with certificates of all required insurance including ISO **endorsement form** CG2010 07/04 and CG2037 07/04 or their equivalents, before commencing work under this Subcontract. Such certificates shall certify (1) that each policy is then in full force and effect with the expiration date indicated thereon; (2) that each policy described in subparagraphs (I), (II) and (III) above shall not be cancelled or reduced in coverage without thirty (30) days prior written notice; and (3) that each policy described in subparagraphs (II) and (III) above names **OWNER** and **CONTRACTOR** as additional insureds and contains a provision stating that **coverage is “primary” and that any coverage maintained by OWNER or CONTRACTOR shall be “non-contributory”**. SUBCONTRACTOR shall assume sole responsibility for loss control and compliance with applicable laws, rules and regulations. **Both Worker Compensation and General Liability coverage must include a waiver of subrogation endorsement.**