

**TENANT/SUBCONTRACTOR  
INSURANCE REQUIREMENTS**

As a minimum, the following insurance is required:

TYPE OF COVERAGE	LIMITS & COMMENTS
<b>Property Insurance:</b> <ul style="list-style-type: none"> <li>• Contractors Equipment</li> </ul>	"All Risk" form, including Flood and Earthquake, for full replacement value.
<b>Commercial General Liability:</b> (with a combined single limit for Bodily Injury and Property Damage) <ul style="list-style-type: none"> <li>• Personal Injury Liability</li> <li>• Products and Completed Operations</li> <li>• Contractual Liability</li> <li>• Independent Contractors Liability</li> <li>• Premises Damage Legal Liability</li> </ul>	\$1,000,000 Each Occurrence and \$2,000,000 General Aggregate <i>specific to this location/job site</i>  \$1,000,000 Each Occurrence \$2,000,000 Aggregate \$1,000,000 \$1,000,000 \$100,000
<b>Automobile Liability:</b> (for all vehicles owned, non-owned, hired or otherwise used in connection with business operations on or from this premises)	\$1,000,000 Combined Single Limit for Bodily Injury and Property Damage
<b>Workers' Compensation Insurance:</b>  with <b>Employers Liability:</b>	Statutory Limits  \$1,000,000 each accident, \$1,000,000 each person for disease and \$1,000,000 policy limit for disease (or whatever limits are required as underlying insurance for the Umbrella or Excess Liability)
<b>Umbrella or Excess Liability:</b> (not less broad than primary policies)	\$10,000,000 Each Occurrence \$10,000,000 Aggregate
<b>Pollution Liability:</b> ( <u>when specified by Landlord</u> )	Scope and limits to be determined by Landlord \$1,000,000 Each Occurrence \$1,000,000 Aggregate
<b>Contractor's Errors &amp; Omissions</b> ( <u>when specified by Landlord</u> )	\$5,000,000 Each Occurrence \$5,000,000 Annual Aggregate
<b>Employment Practices Liability</b>	\$1,000,000 Each Occurrence \$1,000,000 Aggregate

1. ALL POLICIES *EXCEPT WORKERS' COMPENSATION* SHALL BE ENDORSED TO NAME THE LANDLORD AS ADDITIONAL INSURED. ENDORSEMENT PREFERRED IS CG 20 10 11 85. ALTERNATIVELY CG 20 10 EDITION DATES 10 93, 03 97, OR 10 01 ARE ACCEPTABLE BUT ENDORSEMENT CG 20 37 10 01 MUST BE ADDED.
2. ALL POLICIES SHALL BE ENDORSED TO WAIVE SUBROGATION AGAINST LANDLORD AND TENANT. WORKERS' COMPENSATION SHALL BE ENDORSED TO DESIGNATE LANDLORD AND TENANT AS *ALTERNATE EMPLOYERS*.
3. ALL OF TENTANT'S INSURANCE POLICIES SHALL BE ISSUED BY INSURANCE COMPANIES HAVING A MINIMUM BEST'S RATING OF A- X (OR SHALL OTHERWISE BE ACCEPTABLE TO LANDLORD) AND SHALL NOT BE SUSPENDED, VOIDED, CANCELLED, REDUCED IN COVERAGE OR IN LIMITS EXCEPT AFTER SIXTY (60) DAYS PRIOR WRITTEN NOTICE SHALL HAVE BEEN GIVEN TO LANDLORD BY THE INSURANCE CARRIER(S).
4. CONTRACTOR'S COVERAGE SHALL INCLUDE CONTRACTUAL LIABILITY INSURANCE SUFFICIENT TO COVER CONTRACTOR'S INDEMNITY OBLIGATIONS UNDER THIS CONTRACT.
5. PRIOR TO COMMENCEMENT OF WORK, CONTRACTOR SHALL DELIVER TO LANDLORD CERTIFICATES OF INSURANCE\* ACCEPTABLE TO LANDLORD TO EVIDENCE ALL SUCH INSURANCE COVERAGES. LANDLORD RESERVES THE RIGHT TO REQUIRE COMPLETE AND CERTIFIED COPIES OF ALL SUCH INSURANCE POLICIES AT ANY TIME (INCLUDING, WITHOUT LIMITATION, THE ADDITIONAL INSURED AND WAIVER OF SUBROGATION PROVISIONS OR ENDORSEMENTS).
6. NOTWITHSTANDING THE FOREGOING, IN THE EVENT OF THE OCCURRENCE OF A CASUALTY OR OTHER LOSS, AND INSURANCE PROVIDED BY LANDLORD OR TENANT AND CONTRACTOR ARE APPLICABLE TO SUCH CASUALTY OR LOSS, THEN THE INSURANCE PROVIDED BY CONTRACTOR WILL BE *PRIMARY* TO THE INSURANCE PROVIDED BY LANDLORD AND TENANT.

\* *CERTIFICATES OF INSURANCE – PROPERTY INSURANCE SHOULD BE ON ACORD FORM 28 AND LIABILITY INSURANCE SHOULD BE ON ACORD FORM 25.*