



Insurance Memorandum for Subcontractors & Professional Service Providers

Please submit this information to your Insurance Company who will provide NASCO with your company's Liability and Workers Compensation Insurance policies. Subcontractor shall procure and maintain in force for the duration of the work insurance coverage's outlined below, and provide evidence of such coverage by submitting to the Contractor an original and appropriate Certificate of Insurance. Please review for contract compliance and assure that the following insurance requirements are reflected on the certificate:

1. COMMERCIAL GENERAL LIABILITY

Including Premise & Operations, Personal & Advertising Injury, Blanket Contractual Liability (no restrictive endorsements such as CG 2139, CG 2426 or CG 2294) and Products & Completed Operations.

Limits: \$1,000,000 Each Occurrence
\$2,000,000 Products/Completed Operations Aggregate
\$2,000,000 General Aggregate

Requirements: NASCO requires that the General Aggregate Limit applies by **Project**.

2. AUTOMOBILE LIABILITY

Comprehensive Automobile Liability Insurance covering the operation of all automobiles used in connection with work performance.

Limits: Owned Autos \$1,000,000 Each Accident
Hired/Non-Owned Autos \$1,000,000 Each Accident

3. WORKERS COMPENSATION AND EMPLOYERS' LIABILITY

Workers' Compensation, providing statutory benefits and Employer's Liability Insurance covering employees who are engaged in operations hereunder in compliance with the state having jurisdiction over each employee. A Copy of the State Contractors Exemption, if applicable must be submitted. Proof of coverage to be provided in the following limits:

Workers Compensation- Statutory
Employers Liability Limits- \$1,000,000 Each Accident
\$1,000,000 Disease- Policy Limit
\$1,000,000 Disease- Each Employee

If the subcontractors Workers Compensation and Employer's Liability does not meet our \$1,000,000 per occurrence limit, but an Umbrella Policy is in place NASCO must be provided with one of the following; the Umbrella Policy Declaration Page, or proof that the Umbrella Policy does not exclude Worker's Compensation and Employers' Liability up to NASCO's required limit.

4. PROFESSIONAL LIABILITY

If a Professional Services Agreement is signed in place of the Subcontract Agreement, Professional Liability Insurance is an additional requirement with the following limits:

Limits: \$1,000,000 Each Occurrence
\$2,000,000 General Aggregate

5. POLLUTION LIABILITY INSURANCE: In the event that site work includes sampling, abatement, or environmental remediation work, Pollution Liability Insurance covering bodily injury, property damage, clean-up costs and defense in the amount of \$1,000,000 per loss shall be required.

- **Requirements:** If Pollution Liability Insurance is applicable and the individual subcontract amount is \$250,000 or greater, NASCO requires that the General Aggregate Limit Applies Per **Project**.

OTHER

The Client/Owner and NASCO shall be named as "**Additional Insureds**" including "**Completed Operations Liability**" and endorsed to your policy "**as required by written contract**". The use of ISO CG 2010 11/85 or its equivalent or a combination of CG 2010 & CG 2037 10/01 is acceptable. In the event of a loss, the Subcontractor's insurance is **primary and non contributory**. The comprehensive General Liability and Workers Compensation and Employers liability policy must include a **blanket waiver of subrogation** for the Client/Owner and NASCO. Subcontractor shall provide insurance during the entire length of the project including guaranty period.

Please provide such other insurance and/or additional coverage amounts as deemed necessary to cover the risks inherent to the work or services being performed.