

Sample Insurance Requirements

Entities to be named as Additional Insured		
General Contractor	Owner	Other
Unger Construction Co. P.O. Box 188589 Sacramento, CA 95818		
General Requirements		
<p>Certificates of Insurance / Evidences of Insurance complying with your subcontract agreement must be submitted to Unger Construction Co. prior to the commencement of work and be maintained current without a lapse in coverage.</p> <p>All insurance companies must be rated "A-" or better by AM Best with a financial size category of "VIII" or greater unless a higher rating is specified.</p> <p>All certificates and evidences of coverage must include the following information:</p> <ul style="list-style-type: none"> Unger Construction Co., project owner, property owner and other entities required by the contract documents shall be named as additional insured(s) as shown above. List Specific Project Name/Number. All California operations statement is not allowed. All endorsement(s), CG 20 10 11 85 or equivalent, must be attached to the certificate. All endorsements must state on the endorsement that insurance provided is primary and non-contributory. 		
Traditional Insurance Requirements		
Commercial General Liability Occurrence Form Only Claims Made or Modified Occurrence Form not acceptable	\$1,000,000 Per Occurrence \$2,000,000 General Aggregate \$1,000,000 Personal/Advertising Injury \$2,000,000 Products & Completed Operations Aggregate Per Project Aggregate Endorsement Required	
Automobile Liability Combined Single Limit Any Auto	\$1,000,000 Each Accident	
Worker's Compensation / Employer's Liability	California Statutory Limits Employers' Liability \$1,000,000 each accident	
Umbrella / Excess Liability	\$2,000,000 Each Occurrence	
Subcontractor may also be required to carry the following:		
Professional Liability <i>(Required for Design-Build and Design-Assist Subs Only)</i>	\$1,000,000 per claim \$2,000,000 in aggregate	
Pollution Liability	\$1,000,000 per claim \$2,000,000 in aggregate	
Riggers Liability	\$1,000,000 per claim \$2,000,000 in aggregate	
Hauling of Hazardous Materials	\$1,000,000 per occurrence \$2,000,000 in aggregate	
Railroad Liability	\$1,000,000 per claim \$2,000,000 in aggregate	
Owner Controlled insurance program ("OCIP")	Subcontractor to carry offsite CGL, workers compensation, and auto mobile liability per OCIP Manual.	