

## **Value Pro Mechanical, Inc.**

### **SUBCONTRACTOR INSURANCE REQUIREMENTS**

Prior to the start of work, the Subcontractor shall purchase and maintain, and require all sub-subcontractors to purchase and maintain, insurance of the following *minimum* types of coverage and limits of liability (requirements as set forth in the Contract documents, if greater or broader, will prevail and are available for review at our office):

#### **Workers' Compensation Insurance:**

- Illinois (or state in which work is being performed) Statutory
- Employers Liability:                   \$1,000,000 Each accident  
  \$1,000,000 Disease - Each employee  
  \$1,000,000 Disease - Policy limit
- Coverage for federal acts (i.e., USL&H, Jones Act, etc.) if applicable

**Commercial General Liability Insurance:** Full comprehensive general liability including XC&U protection, per project aggregate, and contractual liability coverage insuring to the fullest extent possible the indemnification agreement contracted herein, for the following minimum limits:

- \$2,000,000 General Aggregate
- \$1,000,000 Products / Completed Operations Aggregate
- \$1,000,000 Each Occurrence
- \$1,000,000 Personal / Advertising Injury

Certificate shall name **Value Pro Mechanical Inc.** as Additional Insured and shall include a Waiver of Subrogation.

General Liability shall include the following forms:

- CG 2010 (10/01) and CG 2037 (10/01) or equivalent.

**Automobile Liability Insurance:** Comprehensive auto liability protection insuring owned, non-owned, and hired automobiles for the following minimum limits:

- \$1,000,000 Combined Single Limit

**Umbrella/ Excess Liability Insurance:** \$5,000,000 Per Occurrence and Aggregate

#### **Additional Requirements:**

1. Value Pro Mechanical, Inc. shall be named as primary and non-contributory additional insureds on all policies except the Workers' Compensation policy.
2. Workers' Compensation and General Liability policies shall include Waivers of Subrogation in favor of the parties listed in item 1 above.
3. All materials, tools, and equipment owned by, or that which the subcontractor is responsible for, shall be the full responsibility of and insured by the subcontractor.
4. Any deductibles under any policies maintained by the subcontractor shall be the sole responsibility of the subcontractor.
5. Failure to provide evidence of insurance before the start of work in no way will be deemed a waiver of the insurance requirements.