



MINIMUM INSURANCE REQUIREMENTS FOR SUBCONTRACTORS

Subcontractors must procure, and maintain at their own expense, the following minimum limits of insurance, which will be primary and noncontributory with any insurance available to SCS Construction Services and any other additional insured. Coverage shall be maintained for a minimum of the statute of repose for the state the project is located.

CERTIFICATES OF INSURANCE AND ENDORSEMENTS EVIDENCING THE NECESSARY COVERAGES MUST BE PROVIDED TO SCS CONSTRUCTION SERVICES PRIOR TO COMMENCING ANY WORK.

General Liability

Limits of Liability: \$2,000,000 General Aggregate
 \$2,000,000 Products & Completed Operations
 \$1,000,000 Personal & Advertising Injury
 \$1,000,000 Each Occurrence
 \$100,000 Damage to premise rented to you
 \$5,000 Medical Payments

Coverage Details:

Coverage shall be by Standard Commercial General Liability Occurrence Form including: Personal and Advertising injury. Contractual Liability, Explosion and Underground Liability (if applicable). Broad Form Property Damage, Independent Contractors, and Products and Completed Operations. If Work includes excavating, electrical and/or HVAC, there shall be no Electronic Data Liability exclusion.

General Aggregate shall apply separately to each project.

There shall be no third-party -over action exclusion or similar endorsement or limitation.

This policy shall add SCS Construction Services, Owner and any other required persons or entities as additional insureds on a primary, non- contributory basis thereunder by Insurance Services Organization (ISO) additional insureds endorsements CG 2010 (07/04) and CG 2037 (07/04) or equivalent and Waiver of Subrogation CG 2404 (10/93)



There shall be no endorsements of modifications limiting coverage for liability arising from explosion, collapse, underground property damage, subsidence or damage to the work done on Subcontractor's behalf by a subcontractor. In addition, no endorsement or exclusion will be added as respects contractual liability through the use of CG 2426 (07/04) or equivalent.

Automobile Liability

Limits of Liability: \$1,000,000 Combined Single Limit

Coverage Details:

All owned, leased, non-owned and hired vehicles. This policy shall add SCS Construction Services, Owner and any other persons or entities as additional insureds on a primary, non-contributory basis thereunder by ISO additional insured endorsement CA 2048 (02/99) or its equivalent.

If hazardous materials are to be hauled, pollution liability coverage equivalent to that provided under the ISO pollution liability- broadened coverage for coverage for covered automobiles endorsement (CA 99 410) shall be provided, and the Motor Carrier Act Endorsement (MCS-90) shall be attached.

Workers Compensation

Limits of Liability: Workers Compensation Statutory Coverage

Employer's Liability
\$500,000 Each Accident Bodily Injury
\$500,000 Policy Limit Bodily Injury by Disease
\$500,000 Each Employee Bodily Injury by Disease

Coverage Details:

Where applicable, the US Longshore and Harborworkers Compensation Act Endorsement and/or the Maritime Coverage Endorsement required. Where a Professional Employer Organization (PEO) or "leased employees" are utilized, Subcontractor shall require its leasing company to provide Worker's Compensation meeting the requirements of this section for said workers and such policy shall be endorsed to provide an Alternate Employer Endorsement in favor of Subcontractor via WC 00 03 01A or equivalent. If Subcontractor maintains any Worker's Compensation policy(s) in addition to the coverage provided by the PEO, said policy(s) or its equivalent shall contain an Employee Leasing Client Exclusion Endorsement via WC 00 03 22 or its equivalent.



In jurisdictions requiring mandatory participation in monopolistic state worker's compensation fund, the insurance certificate requirements for the coverage required will be satisfied by a letter from the appropriate state agency confirming participating in accordance with statutory requirements.

Excess or Umbrella Liability

Limits of Liability: \$X,000,000 Each Occurrence (varies per trade)
 \$X,000,000 Aggregate
 (Refer to page 5 for your trade's requirements)

Coverage Details:

Excess/Umbrella Liability Insurance shall be above the underlying Commercial General Liability, Auto Liability and Employer's Liability coverage with the same coverage requirements as the underlying policies. Excess/Umbrella policy(s) must include as additional insured all entities required as additional insureds on the underlying policies herein required, and shall provide equivalent coverage to the underlying additional insured endorsements.

Professional Liability (Errors and Omissions) This coverage requirement is for all subcontractors providing design or engineering services, or if SCS Construction Services or the Owner in their sole discretion requires. Higher limits may be required for specific projects. If the policy is issued on a claims- made basis, a retroactive date prior to commencement of work on the Project is required.

Limits of Liability: \$1,000,000 Per Claim
 \$1,000,000 Aggregate

Pollution Liability Insurance (if applicable)

Limits of Liability: Work with Hazardous or Contaminated Materials:
 \$1,000,000 Per Claim
 \$1,000,000 Aggregate

Coverage Details:

SCS Construction Services, Owner and any other required persons or entities are to be additional insureds on a primary and non-contributory basis.

Riggers Liability This coverage requirement is for all subcontractors involved in moving, lifting, lowering, rigging or hoisting of property or equipment belonging to other parties. The minimum limits of liability should be equivalent to the value of the single most expensive piece of property or equipment being moved, lifted lowered, rigged, hoisted. SCS Construction Services, Owner and any other required



persons or entities are to be added as additional insureds on a primary and non-contributory basis.

Unmanned Aircraft (Drone) Liability Insurance This coverage requirement is for all subcontractors who operate an unmanned aircraft vehicle system at the project site. The minimum limits of liability should meet or exceed \$1,000,000 per occurrence. SCS Construction Services, Owner and any other required persons or entities are to be added as additional insureds on a primary and non-contributory basis.

Certificates of Insurance

SCS Construction Services, Owner and any other required persons or entities are to be named as additional insureds to the Commercial General Liability, Auto Liability and Umbrella/ Excess Liability insurance policies on a primary and non-contributory basis. Attach the endorsements to the certificate

Certificate Holder

SCS Construction Services
Attention: Bre Blankenship
173 E Broadway St, Ste 100
Greenwood, IN 46143

Cancellation Thirty (30) days written notice is required on all policies

Waiver of Subrogation To the fullest extent permitted by law, waiver of subrogation required on all applicable insurance policies

Primary Coverage All insurance required of Subcontractor (including, without limitation excess/umbrella policies) must be primary and non-contributory over any other insurance available to SCS Construction Services or any additional insured, regardless if primary or excess/umbrella.



SUBCONTRACTOR EXCESS/LIABILITY REFERENCE TABLE*

Div.	Trade	Excess Liability Requirements
01	General Contractors	\$5M
02	Site Concrete	\$1M
02	Asphalt Paving	\$1M
02	Subsurface Investigation	\$1M
02	Landscaping	\$1M
02	Sitework	\$1M
02	Termite Treatment	\$1M
02	Fencing	\$1M
03	Concrete Finishing- Floor Slabs	\$1M
03	Building Foundations	\$1M
03	Precast (furnish and installation)	\$5M
03	Precast (furnish only)	\$1M
03	Tilt up Erection	\$5M
04	Masonry	\$1M
05	Steel Erection	\$5M
05	Steel Fabrication	\$5M
05	Steel Furnish only	\$1M
06	Cabinetry	\$1M
07	Caulking	\$1M
07	Roofing	\$1M
07	Siding Installation	\$1M
08	Doors- Hollow Metal	\$1M
08	Store Front Windows and Doors	\$1M
09	Tile	\$1M
09	Carpet	\$1M
09	Painting	\$1M
09	Drywall	\$1M
09	Ceiling	\$1M
10	Specialties	\$1M
11	Dock Equipment	\$1M
13	Pre-engineering Building Erection	\$5M
14	Cranes/Equipment	To be negotiated
15	Mechanical	\$5M
16	Electrical	\$5M
17	Fire Protection	\$5M

REFER TO YOUR CONTRACT for confirmation of required excess limits. Higher Limits may be required at SCS Construction Services' sole discretion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR
CONTRACTORS – COMPLETED OPERATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location And Description Of Completed Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
CG 24 04 10 93

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name of Person or Organization:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US Condition (Section IV – COMMERCIAL GENERAL LIABILITY CONDITIONS) is amended by the addition of the following:

We waive any right of recovery we may have against the person or organization shown in the Schedule above because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard". This waiver applies only to the person or organization shown in the Schedule above.