



IC's MINIMUM INSURANCE REQUIREMENTS

Sully-Miller Holding Company's Policy is that prior to a performing any work at our job sites or facilities, we shall have the required certificates of insurance, Additional Insured Endorsement, & Waiver of Subrogations on file. Once you receive your XXXXXX, all this information is listed in Article XXX, Section XXX of the Terms and Conditions portion of the Agreement entitled "Obligations of IC and Insurance" respectively. **If any of these items cannot be obtained, please notify us immediately.**

	<u>TYPE OF INSURANCE</u>	<u>LIMITS OF LIABILITY</u>
1.	<u>Worker's Compensation (WC)</u> and Occupational Diseases, including Employer's Liability	Statutory limits or \$1,000,000 (Sec. 3200 of the California Labor Code) and a minimum of \$1,000,000 Employers Liability.
2.	<u>Comprehensive General Liability (CGL).</u> ** The Comprehensive General Liability Policy shall not include a so-called " <u>X-C-U</u> " exclusion. Primary and Non-Contributing wording required.	\$2,000,000 General Aggregate \$2,000,000 Product & Comp./Ops Aggregate \$2,000,000 Personal & Adv. Injury \$2,000,000 Each Occurrence
3.	<u>Automobile Liability (AL)</u> ** The policy shall cover: "Any Auto", or "All Owned, Hired, Non-Owned, & Scheduled Autos"	\$2,000,000 Combined Single Limit of Bodily Injury and Property Damage
4.	<u>Pollution Liability</u> If your work involves removal, transportation and/or disposal of hazardous materials or wastes, you will need this coverage.	\$2,000,000 Combined Single Limit
5.	<u>Professional Liability</u> If your work is a PROFESSIONAL SERVICE or a DESIGN BUILD TRADE please provide the following coverage.	\$2,000,000 Aggregate / Occurrence Must have a Discovery Period of not less than 12 months after the completion of the contract.

Certificate of Insurance **

The Certificate of insurance shall contain:

1. An AM Best Rating of A-VII for Insurers.
2. A 30 Day Notice of Cancellation.
3. Strike Out wording "**Endeavor to**" and "**No**".
4. Must specifically reference "**All California Operations**".
5. No Self Insured Retention (SIR) or deductible greater than \$25,000.00.
6. Show Certificate Holder as Sully-Miller Holding Company.
7. ** All Operations Certificates can be provided in conjunction with the following requirements:

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Additional Insured Endorsement (AIE) **

An endorsement is required from your CGL Policy. This endorsement is in addition to the Certificate of Insurance document. This endorsement shall:

1. Be a CG 20 10 (11/85) edition or equivalent. An Equivalent is a CG 20 10 (10/01) and CG 20 37 (10/01) edition.
2. The A.I.E. shall have "Ongoing" and "Completed Operations" coverage.
3. "Your Work" also includes completed operations.
4. "Ongoing Operations" only is **NOT** acceptable.
5. Blanket Additional Insured Endorsements are acceptable, as long as it states "...As Per Written Contract".
6. Sub Contractors Insurance shall be Primary & any insurance held by Sully-Miller and the Owner shall be non-contributing. **Primary and Non-contributing wording required on this endorsement.**
7. List all Additional Insured wording exactly (see below for names).
8. May have specific language or requirements found in the Owner's Contract.

**The following names must be listed as an Additional Insured on the Additional Insured Endorsement.

- **Sully-Miller Holding Corporation and its affiliates, subsidiaries, partners, joint ventures, parent corporations, owners, dba's, directors, officers, employees, agents, representatives shall be named as an Additional Insured.**

Or

- **Sully-Miller Holding Corporation and its affiliates, subsidiaries, including but not limited to Sully-Miller Contracting Company, United Rock Products Corporation, Blue Diamond Inglewood Asphalt Corporation, Southwest Iron Works L.L.C., partners, joint ventures, parent corporations, owners, dba's such as but not limited to Blue Diamond Materials or United Rock Products, directors, officers, employees, agents, representatives shall be named as an Additional Insured.**

Or

- **Blanket Wording "...AS PER WRITTEN CONTRACT"**

Waiver of Subrogation**

Specific coverage's shall contain a waiver of any rights of subrogation in favor of Sully-Miller Holding Company and the Owner. The Waiver of Subrogation endorsement shall apply to:

- General Liability
- Auto Liability
- Worker's Compensation/Employer's Liability
- And any other required insurance

All Operations

- Please note that an **All Operation Certificate**, in conjunction with a **Blanket A.I.E** and **all Blanket Waivers of Subrogations**, can be used for all jobs where the requirements are the standard. This will alleviate numerous documents for each job and avoid any scheduling delays to you.

NOTE:

- If the Owner/Agency requests **Limits of Liability** that are greater than Sully-Miller's minimum **Limits of Liability**, **Special Forms**, or **requirements not of the normal business practices** – the Owner/Agency's requirements will prevail.