

W. L. Butler Construction, Inc. Insurance Requirements

Subcontractor shall furnish a Certificate(s) of Insurance, which fully complies with Contractor's insurance requirements prior to starting work, which contain the following proof of coverage.

- **Workers' Compensation and Employers Liability Insurance** as required by California Law.
- **Commercial General Liability Insurance.**
The limits of liability shall be not less than the amounts required of Subcontractor under the Contract Documents, but in no event less than:
 - \$1,000,000 each occurrence (combined single limit for bodily injury and property damage)
 - \$1,000,000 for personal injury liability
 - \$2,000,000 aggregate for Products-Completed Operations
 - \$2,000,000 general aggregateThe general aggregate limit shall apply separately to Subcontractor's work under this Agreement.
- **Additional Insured Endorsement.** W. L. Butler Construction, Inc., its officers, directors and employees and Owner shall be named as additional insureds under the General Liability policy for any liability arising out of the performance of work. Endorsement providing coverage at least as broad as Additional Insured (Form B) endorsement form CG20101185 as published by the Insurance Services Office (ISO) is required.

Subcontractor will modify their insurance policy by endorsement, to stipulate that their General Liability insurance coverage applicable to the additional insureds is primary insurance and that any other insurance carried by the Contractor will be excess only and will not contribute with this insurance.

The products liability and completed operations coverage provided for in the General Liability policy shall be maintained by Subcontractor for a minimum of five years following completion of the work provided for herein.

In the event of any reduction or exhaustion of an aggregate annual limit of liability or any general aggregate policy limit of liability, Subcontractor shall then obtain additional insurance to replenish the limits of liability herein provided.

- **Automobile Liability Insurance.** Subcontractor shall carry Automobile Liability insurance, including coverage for all owned, hired and non-owned vehicles. The limits of liability shall not be less than \$1,000,000 combined single limit each accident for bodily injury and property damage.

Sub-subcontractor Requirements. Subcontractors shall require that any and all tiers of its subcontractors shall maintain insurance in like form and amounts including the additional insured endorsement naming Contractor and Owner.

"Modified Occurrence" Policy. "Modified Occurrence" insurance policies will not be accepted under any circumstances.