

FORM F-6
INSURANCE MEMO



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Please note that we need a current original Certificate of Insurance for your work on this Project. Separate Certificates of Insurance are required for each Project on which you are working for The Norwood Company. Until we receive a valid and correct Certificate of Insurance, your payment may be delayed.

For your reference, here is Article 26 from your Master Subcontract which includes all information regarding Norwood's insurance requirements:

"26. INSURANCE. SUBCONTRACTOR shall procure and maintain, at its own expense, the insurance coverages listed below or the insurance required by the CONTRACT DOCUMENTS, whichever is greater. Should SUBCONTRACTOR fail to procure and maintain the required insurance coverages, CONTRACTOR shall have the right to procure and maintain same for and in the name of SUBCONTRACTOR, and charge the cost thereof to SUBCONTRACTOR. No payments shall be made to SUBCONTRACTOR pursuant to this SUBCONTRACT prior to receipt of Certificates of Insurance which certify that the following insurance coverages and amounts are in force:

I. REQUIRED COVERAGES

Worker's Compensation: Statutory

Employer's Liability:

Each Accident:	\$500,000
Disease - Each Employee	\$500,000
Disease - Policy Limit	\$500,000

Commercial General Liability (CGL): For bodily injury and property damage and including, but not limited to, coverage for premises/operations, products/completed operations, personal injury, contractors protective, contractual liability and broad form property damage. Any exclusion pertaining to explosion, collapse and underground property damage will not be accepted.

Required CGL Limits of Liability:

\$ 1,000,000	Each Occurrence
\$ 2,000,000	Aggregate
\$ 2,000,000	Aggregate - Products and Completed Operations
\$ 1,000,000	Personal Injury
\$ 300,000	Damage to Property

Comprehensive Automobile Liability: Including owned, non-owned, and hired vehicles.
Bodily Injury and Property Damage \$1,000,000 Each Occurrence

Excess/Umbrella Liability:

Subcontractors designated as:

Division 2 – Sitework

Division 5 – Structural Steel

Division 15 – Mechanical

Division 15 – Fire Protection

Division 16 – Electrical

All other Subcontractors:

\$2,000,000 Combined Single Limit

\$1,000,000 Combined Single Limit

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Professional Liability Insurance: This coverage is required only when architectural, engineering, surveying, testing, or inspection services are provided as part of the WORK.

Minimum Limit of Liability \$1,000,000 Aggregate & Occurrence

II. REQUIREMENTS

- a. The CONTRACTOR and OWNER are to be named as Additional Insureds on all of the above Liability coverages, with the exception of Professional Liability and Workers' Compensation, on a primary, non-contributory basis. CONTRACTOR shall be named as an additional insured under either ISO forms CG 20 10 11 85 or CG 20 33 10 01 and CG 20 37 10 01 in combination, or their equivalents as approved by CONTRACTOR.
- b. To the extent allowed by law, the Worker's Compensation Policy must contain a waiver of subrogation in favor of CONTRACTOR and OWNER and be so described on the Certificate of Insurance.
- c. Prior to the start of any WORK, SUBCONTRACTOR will furnish original Certificate(s) of Insurance to CONTRACTOR evidencing that all insurance coverage required is in force and that it will not be canceled with less than thirty (30) days prior written notice thereof mailed by Certified Mail to CONTRACTOR. Replacement Certificates of Insurance, evidencing replacement or renewed coverage, will be delivered to CONTRACTOR and all Additional Insureds on or before the expiration date of any Policies.
- d. All subsubcontractors shall maintain the same types and amounts of insurance and be subject to the same requirements as SUBCONTRACTOR.
- e. All required insurance shall contain no exclusions except as approved in writing by CONTRACTOR.
- f. All policies shall:
 1. be written on an occurrence basis with the exception of any professional liability insurance coverage furnished.
 2. provide primary coverage and not call upon any other insurance procured by other parties for defense, payment or contribution. SUBCONTRACTOR shall arrange to have its insurance endorsed to reflect it is **primary and non-contributory**.
 3. contain endorsements requiring thirty (30) days' advance written notice be given to the Additional Insureds of any cancellation, non-renewal or material change of any policy.
 4. be written by responsible insurance companies with an A.M. Best rating of A-/VII or better and be licensed to do business in the state in which the project is located.
 5. contain a waiver of subrogation, to the extent allowed by law, against CONTRACTOR and OWNER and all the additional insureds for loss or damage covered by any of the insurance provided by SUBCONTRACTOR. If any of the policies of insurance require an endorsement to provide for the waiver of subrogation, then the SUBCONTRACTOR shall cause same to be so endorsed.
- g. Completed operations coverage will be maintained for at least three (3) years after completion of the WORK.
- h. SUBCONTRACTOR shall not do anything to cause any of the insurance required to be provided to be invalidated in whole or in part.
- i. At CONTRACTOR'S request, from time to time or at any time, duplicate originals or copies of SUBCONTRACTOR'S or subsubcontractor's policies, certified by the carrier, shall be delivered to CONTRACTOR.
- j. SUBCONTRACTOR shall be responsible to pay the full amount of any deductibles or self-insured portions of any coverages.
- k. The furnishing of the aforementioned insurance shall in no way be interpreted as relieving the SUBCONTRACTOR of any responsibility or liability under the SUBCONTRACT."

See also the sample insurance certificate in your Project Subcontract which outlines the coverage and limits which you will need specifically for this Project. This sample must be strictly complied with in order to satisfy your contractual requirements.