



SUBCONTRACTOR’S CERTIFICATE OF INSURANCE REQUIREMENTS

Exhibit A

It is the standard policy of Chouinard Construction & Maintenance, LLC, for all Subcontractors and Vendors to have adequate insurance coverage for consideration of award for project. Subcontractors of Chouinard Construction shall purchase and maintain during the entire project and during the warranty period, insurance with the minimum limits and coverage shown below or, if greater than the requirements set forth in the Contract Documents, from insurance companies acceptable to Chouinard Construction & Maintenance, LLC.

If you are currently being considered for contract on a project or any portion of a project, you must deliver an ORIGINAL certificate of insurance to the office of Chouinard Construction & Maintenance, LLC prior to contract execution.

ORIGINAL CERTIFICATE OF INSURANCE MUST COME DIRECTLY FROM INSURANCE AGENT/FIRM.

The requirements are as follows:

Coverage

GENERAL LIABILITY – Subcontractor shall carry standard ISO General Liability coverage, written on an occurrence basis including Completed Operations. The coverage must be endorsed to name Chouinard Construction & Maintenance, LLC as an “additional insured” (Form CG2010 11/85 or equivalent – meaning the additional insured coverage form to include work in progress – i.e. all acts or omissions or any other liability of additional insured arising out of subcontractor’s work performed for additional insureds or subcontractors use of premises, equipment and facilities of additional insureds – i.e. ongoing operations and completed work – i.e. Completed Operations) and include the Owner, Architect and others as “additional insureds” as required in the contract documents. The “ Additional Insured” form shall state that this insurance shall be primary without right of contribution from any other insurance available to the “additional insureds” and the amount of the company’s liability under this policy shall not be reduced by the existence of such other insurance. Copy of the additional insured endorsement form is to be attached to the Certificate of Insurance. A waiver of subrogation will be provided.

General Aggregate – Per Project	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000

Fire Damage Liability (each occurrence)	\$100,000
Medical Payments	10,000

COMPREHENSIVE AUTOMOBILE LIABILITY on occurrence basis covering all Owned, Non-Owned and Hired Vehicles for limits of liability equal to \$1,000,000 Combined Single Limit.

WORKER’S COMPENSATION including Occupations Disease insurance meeting the statutory requirements of the State in which work is to be performed together with a Broad Form All States Endorsement and containing **Employer’s Liability** insurance in an amount of at least \$500,000 Each Accident/\$500,000 Disease-Policy Limit/\$500,000 Disease – Each Employee. Worker’s Compensation shall waive the rights of subrogation in favor of all additional insureds. Statutory limits for the state in which you are working.

UMBRELLA LIABILITY and/or EXCESS LIABILITY with coverage at least as broad as the underlying policies. The per occurrence and aggregate limits shall be \$1,000,000.

A certificate of insurance form must be filed with **GENERAL CONTRACTOR** prior to the commencement of any work and must state coverage will not be altered, cancelled or allowed to expire without thirty (30) days written notice by certified mail to **GENERAL CONTRACTOR**. If any of the above coverages are subject to or are in excess of any deductibles or self-retention, these amounts must be stated on the certificate, and said deductibles and self-retention will be the sole responsibility of Subcontractor..

Certificate of insurance **MUST IDENTIFY** Chouinard Construction & Maintenance, LLC as named additional insured to General Liability Policy (only). Please have the following verbiage included on Certificate of Insurance without any changes or abbreviations in the description:

“It is understood and agreed that Chouinard Construction & Maintenance, LLC is added as an additional insured with the respect to all policies, with the exception of worker’s compensation, and shall receive written notice thirty (30 days) prior to any changes or cancellations”.

It is understood and agreed that the insurance coverage and limits, required above, shall not limit the extent of Subcontractor’s responsibilities and liabilities specified within Contract Documents or by law.

It is understood and agreed that authorization is hereby granted to refuse entry to job site and to withhold payments to Subcontractor until a properly executed Certificate of Insurance is received by **General Contractor**.

Subcontractor’s Insurance Requirements set forth herein shall become and be part of any purchase order or contract issued by **General Contractor** to Subcontractor as though fully set forth in said purchase order or contract.

Should Subcontractor fail or neglect to provide the required insurance, **General Contractor** shall have the right, but not the duty, to provide such insurance and deduct from any money that may be due or become due to Subcontractor for any and all premium or costs **General Contractor** incurs. Equivalent insurance coverage must be obtained from each Sub-subcontractor and Supplier, if any, before permitting them on the site of the project. Otherwise, such insurance for Sub-subcontractors and Suppliers must be included within Subcontractor’s insurance policies.