



*Insurance Requirements*

**INSURANCE AND BONDS** - Subcontractor shall maintain insurance in the following amounts:

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| a) | Workers' Compensation<br>Employee Liability Limit  | Statutory<br>\$1,000,000/\$1,000,000/\$1,000,000   |
| b) | General Liability -<br>Combined Single Limit Bodily Injury & Property Damage<br>/including products/completed operations | \$2,000,000/General Aggregate-Per Job Project<br>\$2,000,000/Products/Completed Operations<br>\$1,000,000/Personal & Advertising Injury<br>\$1,000,000/Each Occurrence Limit |
| c) | Automobile<br>Combined Single Limit Bodily Injury & Property Damage  | \$1,000,000  |
| d) | Umbrella-(Excess Liability)  | \$5,000,000  |

Three copies of insurance certificates must be submitted to and be approved by Frierson prior to Subcontractor performing any work on the Project. **Each insurance certificate must name Frierson as additional insured, with additional insured coverage being primary, and must contain a statement by insurer or its agent that insurance coverage cannot be canceled or modified unless thirty (30) days written notice has been given Frierson. NOTE:** The Subcontract Documents may require higher limits or different coverage; in that event, the more stringent requirements shall apply.

INDUSTRIAL

DISTRIBUTION / LOGISTICS

COMMERCIAL

INSTITUTIONAL