

Kalb Construction Company has implemented new insurance requirements. Kalb requires that the certificates of insurance have the following limits and coverage's, and our office prior to commencing work must receive your insurance certificates. **If you cannot adhere to these requirements you need to get pre-approval.**

**General Liability:**

- |                         |                        |             |
|-------------------------|------------------------|-------------|
| 1. Limits of Liability: | General Aggregate      | \$2,000,000 |
|                         | Products comp/Op Agg   | \$2,000,000 |
|                         | Personal & Adv. Injury | \$1,000,000 |
|                         | Each Occurrence        | \$1,000,000 |
|                         | Fire Damage            | \$50,000    |
|                         | Med. Exp.              | \$5,000     |
2. Coverage's:
- Commercial General Liability
  - Occurrence Form
  - Owners and Contractors Protective
  - Employers Liability:
    1. \$500,000 each accident
    2. \$500,000 disease-policy limit
    3. \$500,000 each employee

**Automobile Liability:**

- |                         |                       |             |
|-------------------------|-----------------------|-------------|
| 1. Limits of Liability: | Combined Single Limit | \$1,000,000 |
|-------------------------|-----------------------|-------------|
2. Coverage's:
- Owned automobiles (any auto/symbol 1) or
  - A. Schedule auto (Symbol 7)
  - B. Hired autos (symbol 8)
  - C. Non-Owned Auto Autos (symbol 9)

**Umbrella Liability:**

- |                         |                   |             |
|-------------------------|-------------------|-------------|
| 1. Limits of Liability: | Each Occurrence   | \$2,000,000 |
|                         | General Aggregate | \$2,000,000 |
2. Coverage's:
- Umbrella Liability form

**Additional Provisions:**

1. All policies must contain a 30-day notice of cancellation.
2. Kalb Construction Company must be named as an additional insured. A copy of the additional insured endorsement must be attached to the certificate. ISO endorsement CG 20 10 10 01 is acceptable.
3. Any manuscript exclusions or limitations of coverage shall be specifically listed. These should include, but not be limited to, the following:
  - a. EIFS
  - b. Subsidence
  - c. Mold and fungus
  - d. Contractual liability
  - e. General Liability Deductible or SIR (if none state)
4. The general liability coverage should specify the aggregate limit of liability applies on a “per project” basis.
5. It is a requirement that the additional insured endorsement include coverage for completed operations. ISO endorsement CG 20 37 10 01 is acceptable. An individual company Blanket additional insured endorsement is acceptable if coverage is extended to include completed operations.
6. Additional insured shall apply as primary insured and that any other insurance carried by certificate holder will be excess only and will not contribute with this insurance.
7. The general liability coverage should be endorsed to include a waiver subrogation.

If there are any questions, about any insurance items, please contact our office.