



## INSURANCE REQUIREMENTS

(This page is for informational purposes only. Exhibit C of your Subcontract Agreement is the governing document)

1. The Company named on the Insurance Certificate MUST BE EXACTLY the same as the Company name on the Contract.
2. A Company not based in the State of Florida must cover the State of Florida (should be noted in the 'Description of Special Items').
3. NAIC # is to be provided for each Insurer, and Insurer must be acceptable to Contractor.
4. Workers Compensation requirement is the statutory limits.
5. General Liability insurance requirement is \$1,000,000. Per project aggregate box must be checked. No habitational / residential exclusions.
6. Automobile Insurance – Hired and Non-Owned requirement is a minimum of \$1,000,000.
7. Completed Operations Insurance requirement is a minimum of \$1,000,000. No habitational / residential exclusions.
8. Umbrella policy requirement is \$1,000,000 per occurrence. No habitational / residential exclusions.
9. Description of Operations section must reference the Project Name and must be EXACTLY as it is typed below:  

\_\_\_\_\_ **“PROJECT NUMBER & NAME”** \_\_\_\_\_
10. **Roger B. Kennedy Construction** must be listed as Certificate Holder.
11. **Roger B. Kennedy Construction** must be named “Additional Insured” on General Liability and Excess/Umbrella policies.
12. **XXX (Owner)** must be named as “Additional Insured”.
13. If your policy provides coverage of Blanket Additional Insureds, provide a copy of that portion of your policy. However, if this Blanket Additional Insured coverage is not a part of your policy, provide an Endorsement providing for the coverage required in items 5 through 12 above.
14. General Liability and Workers Comp. Policy endorsements waiving subrogation of claims against Contractor, Architect, Owner, other subcontractors and their agents or employees.
15. Policy number required – not “Binder”.
16. Valid expiration date.
17. “Cancellation Clause” must strike (XXX) wording “endeavor to” and must show a minimum of Thirty (30) days written notice of cancellation.
18. Original signature required on Certificate.
19. Professional Liability Coverage – dollar amount to be determined.

**PLEASE NOTE:** RBK Construction must have original Insurance Certificate(s) complying with the above requirements **prior** to Subcontractor’s start of work. Please have your Insurance Company email or fax the certificate and endorsements to us, then mail the originals. Thank you.