



Insurance Requirements

1. The minimum insurance requirements are as follows:

A. WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY

- Statutory Workers' Compensation in compliance with the laws of the state in which work or services may be performed by SUBCONTRACTOR hereunder.
- If applicable, United States Longshoreman's and Harbor Worker's Compensation Act and as amended and extended by the Outer Continental Shelf Land's Act.
- If applicable, Voluntary Maritime II Coverage, including transportation, wages, maintenance, and cure.
- If applicable, provision that claims "in rem" shall be treated as claims against the SUBCONTRACTOR.
- Occupational disease coverage.
- Additional medical coverage.
- Coverage B Employers Liability applicable to all provisions outlined above in the following limits:
 - \$1,000,000 each person
 - \$1,000,000 each accident

B. COMPREHENSIVE GENERAL LIABILITY INSURANCE

- Such insurance will cover all operation in all states in which work or services may be performed hereunder by SUBCONTRACTOR without exclusions, restrictions, or limitations relating to explosion, collapse, or underground hazards.
 - Independent Contractors coverage for work let or sublet.
 - Contractual liability specifically covering liabilities assumed under this MASTER SERVICES AGREEMENT.
 - Products liability covering all completed operations.
 - Limits of Liability:
 - \$2,000,000 General aggregate
 - \$2,000,000 Products and completed operations aggregate
 - \$1,000,000 Each occurrence
 - \$1,000,000 Personal injury and advertising liability
 - \$ 50,000 Fire legal liability
 - \$ 5,000 Medical payments

C. AUTOMOBILE LIABILITY INSURANCE

- Such insurance will cover all owned, non-owned, and hired vehicles.
 - Limits of Liability:
 - \$1,000,000 Combined single limit - bodily injury and property damage
 - \$1,000,000 Uninsured and uninsured motorist

D. UMBRELLA INSURANCE

- Limit of liability:
 - \$2,000,000 per loss and in the aggregate

2. Amuurican Luxury, LLC. shall be added as an Additional Insured on General Liability, Auto Liability, and Umbrella policies. The additional insured provision for General Liability will include the ISO CG 2010 11 85 or its equivalent.

3. Project Name and Project number must be noted on the certificate of insurance or it must state "All Operations for Amuurican Luxury, LLC."

4. Only the original certificate of insured will be accepted.

5. Subcontractor may not commence work on site until Subcontractor's certificate of insurance is received by Amuurican Luxury, LLC.

6. Cancellation clause shall not be less than thirty (30) days. Policies may not be canceled without proof of adequate substitution prior to cancellation.

7. If the Umbrella coverage contains a General Aggregate Limit, such General Aggregate Limit shall apply separately to each project.

8. Umbrella coverage for such additional insured's shall apply as primary before any other insurance or self-insurance, including any deductible, maintained by, or provided to, the additional insured other than the Comprehensive General Liability, Automobile Liability, and Employer's Liability maintained by the Subcontractor.

9. Subcontractor waives all rights against Contractor, Owner and Architect and their agents, officers, directors and employees for recovery of damages to the extent these damages are covered by commercial general liability, commercial umbrella liability, automobile liability or workers compensation and employers liability insurance maintained per requirements stated above.

10. With reference to General Liability coverage, there will be no exclusions or limitations with regard to contractual liability, damage to your work, or XCU. There will be no exclusions for EIFS, if you are an EIFS subcontractor, or exclusions for residential construction (pertaining to all).

Please sign below to indicate you have reviewed and understand the insurance requirements in their entirety.

Signature _____ Title _____

Printed Name _____ Date _____