

# All Subcontractors

## PLEASE NOTE

We must have a *current* insurance certificate on file during any time you are contracted for work through Palmetto Construction Group, LLC.

Subcontractors and sub-subcontractors **must** hold the following insurance requirements.

*From Palmetto Construction Group, LLC's insurance company:*

### **Schedule A – Insurance Requirements for Subcontractors and Sub-subcontractors**

- 1.) **Commercial General Liability:**
  - a. \$1,000,000 per occurrence
  - b. \$2,000,000 aggregate
  - c. Aggregate per project endorsement
  - d. Palmetto Construction Group, LLC is an additional insured for on-going and completed operations
  - e. Coverage is primary and non-contributory
- 2.) **Auto Liability:**
  - a. \$1,000,000 Combined Single Limit for all owned, non-owned, and hired autos
  - b. Palmetto Construction Group, LLC is an additional insured
  - c. Coverage is primary and non-contributory
- 3.) **Umbrella or Excess Liability:**
  - a. \$1,000,000
  - b. Written on a following form basis
  - c. Palmetto Construction Group, LLC is an additional insured
  - d. Coverage is primary and non-contributory
- 4.) **Workers' Compensation:**
  - a. Statutory
  - b. Sole proprietors may not elect to exclude coverage for themselves
  - c. Waiver of Subrogation endorsement in favor of Palmetto Construction Group, LLC
- 5.) **Employers' Liability:**
  - a. \$100,000 per accident - each employee
  - b. \$100,000 disease - each employee
  - c. \$500,000 disease - policy limit
- 6.) **Certificates of Insurance:**

Certificates of Insurance, and copies of endorsements listed above, acceptable to the Contractor shall be filed with the Contractor prior to commencement of the Subcontractor's work. Certificates and insurance policies as required in this schedule shall not be canceled or allowed to expire until at least 30 days' prior written notice has been given to the Contractor.
- 7.) **Insurance carrier financial rating:**

All insurance carriers writing coverage as required in this schedule must have an A.M. Best rating of A or better.