

## SUBCONTRACTOR INSURANCE REQUIREMENTS

### INSURANCE REQUIREMENTS

Subcontractor shall secure, pay for, and maintain, at a minimum, the insurance coverage(s) set forth below, and otherwise as required by Client/Customer, in writing. All coverage(s) required hereby shall be provided by a company or companies lawfully authorized to do business in the state in which Company's Work is performed, having ratings of A-/VII or better in the most recent version of Best's Key Rating Insurance Guide:

- A. Commercial General Liability insurance with limits of liability as set forth in ATTACHMENT B, written on a standard ISO CG 00 01 (10 01) policy form, or an equivalent form, including but not limited to equivalent premises-operations liability, products-completed operations liability, personal and advertising injury liability, and contractual liability coverages. The Commercial General Liability policy shall be endorsed with a per project general aggregate limit written on an ISO Form CG 25 03 or its equivalent; and
- B. Commercial automobile liability insurance, written on a standard ISO business or commercial auto form, or an equivalent form, providing coverage for liability arising out of owned, hired, and non-owned vehicles, with limits of liability as set forth in ATTACHMENT B; and
- C. Worker's Compensation insurance and Employer's Liability coverages as set forth in ATTACHMENT B; and
- D. Completed operations coverage for a minimum of two (2) years after final payment; and
- E. Excess/Umbrella coverages as provided in ATTACHMENT B. The Excess/Umbrella coverage shall be "follow on" coverage to the Commercial General Liability insurance.

The Commercial General Liability, Excess/Umbrella and Commercial Automobile insurance policy(ies) shall name ThermFlo, Inc, the Customer, the owner of the project, the project architect and anyone else whom Client must name as an additional insured in its contract with its Customer, and each of their respective officers, agents, and employees as additional insureds ("Additional Insureds").

The Commercial General Liability policy shall be endorsed in favor of all Additional Insureds on an ISO CG 2010 (11 85) endorsement form or both ISO CG 2010 (10 01) and CG 2037 (10 01) endorsement forms, or endorsement(s) that provide equivalent coverage. The Commercial automobile liability insurance policy shall be endorsed in favor of all Additional Insureds on an ISO CA 20 48 endorsement form or its equivalent. All additional insured coverage shall be written on a primary and non-contributory basis to any other coverage available to the additional insured(s). The required insurance policies shall also: (i) contain a waiver of subrogation in favor of Client; and (ii) thirty (30) days written notice required by all insurers to all Additional Insureds of any alteration or termination in coverage; and (iii) certificates of insurance, Declarations page(s), and copies of additional insured coverages and/or endorsement pages, and other policy documents requested by Contractor/Purchaser evidencing coverages as required; and (iv) shall provide updated documents as set forth in paragraph (iii) above upon each new policy period.

- F. Company waives all rights against Client and Customer for damages caused by fire, or other hazards or causes of loss, to the extent those losses are covered by property insurance required by this agreement or other property insurance applicable to this project or P.O., except such rights as they have, to proceeds of such insurance.

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### MINIMUM SUBCONTRACTOR/PROVIDER COVERAGE REQUIREMENTS

#### TYPES OF WORK

Concrete - Level One	Fencing - Level One	Landscaping - Level One
Concrete Coring - Level Two	Fiber - Level Two	Maintenance – Level Two
Crane - Level Two	Fire Protection – Level Three	Mechanical Work – Level Two
Design Work – Level Three*	Fueling – Level Two	Painting - Level One
Directional Boring - Level Two	General Construction - Level Two	Paving - Level One
Electrical Work - Level Two	Ground Penetrating Radar – Level One	Plumbing – Level Two
Estimating - Level One	High/Low Voltage - Level Two	Rigging – Level Two
Equipment Transportation – Level One	Hydro Excavation - Level One	Roofing – Level Two
Excavation - Level Two	Insulation – Level One	Steel Erector Contractor – Level Two

**\*Any contractor providing design work as part of their scope of services must meet Level Three requirements in addition to the Level requirements set for other types of work being provided.**

#### LEVEL ONE Coverage Requirements:

1. Commercial General Liability insurance limits: One Million Dollars (\$1,000,000) per occurrence for bodily injury, One Million Dollars (\$1,000,000) per occurrence for property damage, and Two Million Dollars (\$2,000,000) in the Aggregate. Commercial General Liability shall be endorsed with a per project aggregate limit, as well as blanket contractual coverage, and completed operations coverage for a minimum of two (2) years or through the applicable statute of repose, whichever is longer.
2. Commercial Auto Liability insurance limits: One Million Dollars (\$1,000,000) per occurrence limit.
3. Workers Compensation coverage in the statutorily required amount.
4. Employers Liability coverage with limits of not less than Five Hundred Thousand Dollars (\$500,000).
5. Excess or Umbrella Liability coverage in the minimum amount of One Million Dollars (\$1,000,000)

#### LEVEL TWO Coverage Requirements:

1. Commercial General Liability insurance limits: Two Million Dollars (\$2,000,000) per occurrence for bodily insurance, Two Million Dollars (\$2,000,000) per occurrence for property damage, and Four Million Dollars (\$4,000,000) in the Aggregate. Commercial General Liability shall be endorsed with a per project aggregate limit, as well as blanket contractual coverage, and completed operations coverage for a minimum of two (2) years or through the applicable statute of repose, whichever is longer.
2. Commercial Auto Liability insurance limits: One Million Dollars (\$1,000,000) per occurrence limit
3. Workers Compensation coverage in the statutorily required amount.
4. Employers Liability coverage with limits of not less than One Million Dollars (\$1,000,000)
5. Excess or Umbrella Liability coverage in the minimum amount of Five Million Dollars (\$5,000,000)

#### LEVEL THREE Coverage Requirements:

1. Professional Liability (Errors & Omissions) coverage with limits of not less than Two Million Dollars (\$2,000,000).

#### CERTIFICATE HOLDER:

ThermFlo, Inc.  
875 Busch Parkway  
Buffalo Grove, IL 60089

#### List the following as ADDITIONAL INSURED for all work performed:

ThermFlo, Inc., the Customer, the owner of the project, the project architect and anyone else whom Client must name as an additional insured in its contract with its Customer, and each of their respective officers, agents, and employees as additional insureds.