

Insurance Requirements - Construction

General Liability

Minimum CGL limit of \$1,000,000 per occurrence and \$2,000,000 annual aggregate.
 Additional Insured Endorsement shall be included and read "primary non-contributory".
 Consider requiring contractor professional liability on construction management projects.
 Per Project Aggregate shall be included.
 Waiver of Subrogation shall be included.

Umbrella Liability

Minimum Umbrella Limits for Renovation Projects

Total Insured Value	Contract Amount <i>Under \$ 1M</i>	Contract Amount <i>\$ 1M - \$ 2M</i>	Contract Amount <i>\$ 2M - \$ 5M</i>	Contract Amount <i>\$ 5M+</i>
<i>Under \$1,999,999</i>	\$1M Umbrella	\$ 1M Umbrella	\$ 2M Umbrella	\$3M Umbrella
<i>\$ 2M - \$4,999,999</i>	\$1M Umbrella	\$ 2M Umbrella	\$ 3M Umbrella	\$3M Umbrella
<i>\$ 5M - \$9,999,999</i>	\$ 2M Umbrella	\$ 3M Umbrella	\$ 5M Umbrella	\$5M Umbrella
<i>\$10M and Up</i>	\$ 3M Umbrella	\$ 5M Umbrella	\$5M Umbrella	\$10M Umbrella

Minimum Umbrella Limits for New Construction Projects

Contract Amount <i>Under \$2M</i>	Contract Amount <i>\$2M - \$ 5M</i>	Contract Amount <i>\$5M - \$20M</i>	Contract Amount <i>\$20M +</i>
\$1M Umbrella	\$2M Umbrella	\$5M Umbrella	\$10M Umbrella

Umbrella limit must extend over the underlying minimum primary CGL limit of \$1,000,000 per occurrence and \$2,000,000 annual aggregate.
 Waiver of Subrogation shall be included.

Commercial Auto

Commercial Auto Liability Limit - \$1,000,000 CSL.
 Umbrella limit shall be excess over the underlying auto liability.

Builders' Risk

Builders' Risk limit should be contract amount.
 Permission to Occupy Endorsement.
 Builders' Risk shall include materials and system testing coverage.
 Builders' Risk shall include renovations.

Workers' Compensation

Workers' Compensation Limit - Statutory.
 Waiver of Subrogation shall be included.
 Umbrella limit shall be excess over the underlying work comp limit.