

Standard Insurance Requirements

The insurance in force for Performance Contracting, Inc. provides one of the most comprehensive coverages available. Evidence of coverage will be provided on the standard ACORD Certificate of Insurance form. This standard, approved form is issued in compliance with requirements of the Insurance Service Office of the United States and is a recognized document used to provide evidence of insurance coverage in force. NO OTHER DOCUMENT IS APPROVED BY ISO FOR THIS PURPOSE, AND NO OTHER FORM WILL BE PROVIDED.

PCI STANDARD COVERAGE

I. **Commercial General Liability** (1986 occurrence form), including broad form extensions and contractual liability.

- \$4,000,000 General Aggregate
- \$2,000,000 Products/Completed Operations Aggregate
- \$2,000,000 Personal/Advertising Injury
- \$2,000,000 Each Occurrence
- \$500,000 Fire Damage
- \$10,000 Medical Expense

II. **Business Automobile Liability** (provides coverage for all autos owned, non-owned, leased or hired.)

- \$2,000,000 Combined Single Limit

III. **Workers Compensation** (statutory)

- \$1,000,000 Employers Liability

IV. **Umbrella** (This policy provides additional coverage over General Liability, Automobile Liability, and Employers Liability.)

The General Contractor and/or the Owner can be named as additional insureds on our policy and can be named as primary, as long as the coverage is limited to the extent of PCI's contractual obligations.

ANY REQUIREMENTS ADDITIONAL TO THE ABOVE COVERAGE, INCLUDING BUT NOT LIMITED TO THE FOLLOWING, ARE HEREBY EXCLUDED FROM THIS PROPOSAL:

- Waivers or exclusions of subrogation.
- Providing more than 30 days prior notice of cancellation.
- Any requirement for prior notice of expiration or changes in coverage.
- Project-specific aggregate limits.
- Any indemnification/hold harmless clauses which require that PCI hold other parties harmless for their own acts.
- Any additional insured endorsements that provide for sole negligence coverage including, but not limited to 2010 11/85 and 2010 10/01 is excluded.

