



## **REQUIRED INSURANCE COVERAGE**

The Subcontractor shall purchase and maintain insurance with companies acceptable to T.J Word & Associates the following types of coverage and limits of liability:

### **MINIMUM GENERAL LIABILITY COVERAGE:**

\$1,000,000 Products/Completed Operations Aggregate/General Aggregate

\$1,000,000 Any One Occurrence (Coverage A)

\$500,000 Any One Person or Organization (Coverage B)

### **MINIMUM AUTOMOBILE LIABILITY COVERAGE:**

\$300,000 Each Accident

### **MINIMUM EMPLOYER'S LIABILITY COVERAGE:**

\$100,000 Each Accident

\$100,000 Each Employee For Injury By Disease

\$500,000 Aggregate For Injury By Disease

## **T.J. WORD & ASSOCIATES, INC. MUST BE NAMED AS ADDITIONAL INSURED**

### **NO RESIDENTIAL EXCLUSIONS**

Coverage's, whether written on an occurrence or claims-made basis, shall be maintained without interruption from date of commencement of the Subcontractor's Work until date of final payment and termination of any coverage required to be maintained after final payment.

Certificates of insurance acceptable to the Contractor shall be filed with the Contractor prior to commencement of the Subcontractor's Work. These certificates and the insurance policies shall contain a provision that coverage's afforded under the policies will not be cancelled or allowed to expire until at least 30 days' prior written notice has been given to the Contractor. If any of the foregoing insurance coverage's are required to remain in force after final payment and are reasonably available, an additional certificate evidencing continuation of such coverage shall be submitted with the final application for payment. If any information concerning reduction of coverage is not furnished by the insurer, it shall be furnished by the Subcontractor with reasonable promptness according to the Subcontractor's information and belief.