



**ATTN: ESTIMATOR • Here are insurance requirements for Barker Contracting projects. Please consult with your insurance agent to find out what additional costs will be incurred for you to carry this insurance with the proper/additional waivers and endorsements. Please include that cost in your base bid. A change order will NOT be issued for insurance costs after you are awarded the subcontract.**

## Certificate of Liability Insurance Requirements Guide

### Give this to your Insurance Agent

Attached you will find the example of an insurance certificate outlining the required coverages by Barker Contracting, Inc. (BCI) as per the Master Subcontract Agreement.

#### For the General Liability:

- Written on an Occurrence Form (ISO form CG0001) with Limits as required by the Master Subcontract Agreement.
  - Bodily Injury and Property Damage \$1,000,000 for each occurrence
  - Personal Injury and Advertising Injury \$1,000,000 for each occurrence
  - Products and Completed Operations Liability \$2,000,000 Aggregate
  - General Aggregate \$2,000,000 Aggregate
- Barker Contracting, Inc. endorsed to the policy as Additional Insured for “Ongoing” AND “Completed Operations” (et al, as required of BCI by the contract with the Owner).  
**\*\*\*NOTE: FORM # MUST BE REFERENCED ON CERTIFICATE AND COPIES OF THE ENDORSEMENT(S) MUST BE ATTACHED TO THE CERTIFICATE ISSUED TO CERTIFY COVERAGE.**
- Waiver of Subrogation in favor of BCI (et al, as required of BCI by the contract with the Owner) endorsed to the policy. **\*\*\*NOTE: FORM # MUST BE REFERENCED ON CERTIFICATE AND COPIES OF THE ENDORSEMENT(S) MUST BE ATTACHED TO THE CERTIFICATE ISSUED TO CERTIFY COVERAGE.**
- Primary and Non-Contributory endorsed to the policy in favor of BCI (et al, as required of BCI by the contract with the Owner). **\*\*\*NOTE: FORM # MUST BE REFERENCED ON CERTIFICATE AND COPIES OF THE ENDORSEMENT(S) MUST BE ATTACHED TO THE CERTIFICATE ISSUED TO CERTIFY COVERAGE.**
- Per Project Aggregate endorsed to the policy. **\*\*\*NOTE: FORM # MUST BE REFERENCED ON CERTIFICATE AND COPIES OF THE ENDORSEMENT(S) MUST BE ATTACHED TO THE CERTIFICATE ISSUED TO CERTIFY COVERAGE.**

- **For the Workers Compensation:**

- Statutory Limits.
- Waiver of Subrogation in favor of BCI (et al, as required of BCI by the contract with the Owner) endorsed to the policy. **\*\*\*NOTE: FORM # MUST BE REFERENCED ON CERTIFICATE AND COPIES OF THE ENDORSEMENT(S) MUST BE ATTACHED TO THE CERTIFICATE ISSUED TO CERTIFY COVERAGE.**

## Certificate of Liability Insurance Requirements Guide

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#### For the Auto:

- Combined Single Limit of \$1,000,000
- Hired and Non-owned Auto Coverage
- Included under the Excess Coverage

#### For the Excess/Umbrella:

- Occurrence Form
- Limit of \$2,000,000 extending all other coverages

THIS IS MEANT TO BE A GUIDE OF WHAT THE CERTIFICATE SHOULD INCLUDE AND A SAMPLE OF HOW THE CERTIFICATE SHOULD LOOK. IN NO WAY DO THESE DOCUMENTS REPRESENT A COMPLETE LIST OF THE OBLIGATIONS OUTLINED IN THE MASTER SUBCONTRACT AGREEMENT. NOR DO THESE DOCUMENTS CHANGE THE MASTER SUBCONTRACT AGREEMENT IN ANY WAY. PLEASE REVIEW THE MASTER SUBCONTRACT AGREEMENT IF YOU HAVE ANY QUESTIONS. ALL OTHER TERMS AND CONDITIONS AS PER OUTLINED BY THE BCI MASTER SUBCONTRACT AGREEMENT SURVIVE THIS GUIDE



SAMPLE CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
DATE ISSUED

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement.

PRODUCER: YOUR INSURANCE AGENT'S INFORMATION
INSURED: YOUR COMPANY NAME AS IT APPEARS ON YOUR SUBCONTRACT AGREEMENT
Agent Contact Info Here: CONTACT NAME, PHONE, FAX, E-MAIL, ADDRESS
INSURER(S) AFFORDING COVERAGE: INSURER A-F, LIST OF INSURANCE COMPANIES PROVIDING COVERAGE, NAIC #

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUBR WVD, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Rows include General Liability, Automobile Liability, Umbrella/Excess Liability, and Workers Compensation.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Reference "Any & all projects" or specific project on certificate. Barker Contracting, Inc. and Owner are endorsed on general liability for ongoing and completed operations per enclosed form(s) #.

\*\*FORMS MUST BE REFERENCED AND ATTACHED TO CERTIFICATE\*\*

CERTIFICATE HOLDER: Barker Contracting, Inc.
CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
AGENT'S/REPRESENTATIVE'S SIGNATURE