# **Shiel Sexton Company, Inc. Trade Partner Insurance Requirements**

A Certificate of Insurance (either the ACORD 25 or the AIA G705) requires evidence of the lines of coverage and corresponding limits of liability shown below. Copies of specified endorsements are also to be provided.

## insurance@shielsexton.com

Coverage	Limit of Liability	
Commercial General Liability (bodily injury & property damage)	Each occurrence	\$1,000,000
	General aggregate	\$1,000,000
	Products-Completed Operations aggregate	\$2,000,000
Automobile Liability for owned, hired & non-owned vehicles (bodily injury & property damage)	Each accident	\$1,000,000
Workers' Compensation	Statutory	
Employer's Liability	Each accident	\$1,000,000
	Disease each employee	\$1,000,000
	Policy limit	\$1,000,000
Umbrella/Excess Liability	Each occurrence	\$5,000,000
	Annual aggregate	\$5,000,000
	Maximum retention	\$10,000
Contractors Pollution	Each Claim	\$1,000,000
	Policy Aggregate	\$2,000,000
Contractors Professional	Each Claim	\$2,000,000
	Policy Aggregate	\$4,000,000

#### **Additional Insured Endorsements:**

Add Shiel Sexton Company, Inc., and Owner as Additional Insured.

**General Liability** (Insurance Services Office [ISO] forms or their equivalent):

CG 2010 for Ongoing Operations and CG 2037 for Completed Operations

Automobile Liability
Umbrella/Excess Liability
Contractors' Pollution Liability

### Waivers of Subrogation:

Waivers of Subrogation in favor of Shiel Sexton Company, Inc., and Owner

General Liability
Automobile Liability
Employers Liability/Workers' Compensation
Umbrella/Excess Liability

#### Other Requirements:

**General Aggregate applies separately to each project:** (Commercial General Liability) ISO form CG 2503 or its equivalent

# Primary and Non-Contributory for work on Shiel Sexton projects:

(Commercial General Liability and Umbrella/Excess Liability)

**Notice of Cancellation Endorsement:** 30 days' written notice by the insurer of cancellation, except 10 days' written notice by the insurer in the event of termination of coverage for non-payment of premium.

These Subcontractor Insurance Requirements serve as basic guidelines regarding the minimum levels of insurance coverage that Shiel Sexton subcontractors are expected to maintain. Please refer to the Subcontract Agreement for specific insurance requirements

