

Insurance Requirements Template for Subcontractor Agreements

1. General Requirements

- Subcontractor shall, at its own expense, maintain in force the insurance coverage set forth below throughout the duration of this Agreement and any additional periods as required by contract.
- All insurance policies must be written by companies authorized to do business in the state where the project is located and acceptable to Contractor/Owner.
- Certificates of insurance and policy endorsements shall be provided before commencement of any work.

2. Required Coverage

Type of Insurance	Minimum Limits	Additional Requirements
Commercial General Liability (CGL)	\$1,000,000 per occurrence \$2,000,000 aggregate	Including Products/Completed Operations and Contractual Liability. Contractor and Owner to be named as Additional Insureds.
Automobile Liability	\$1,000,000 combined single limit	Covering all owned, non-owned, and hired vehicles.
Workers' Compensation	Statutory limits	As required by law; includes Employer's Liability of \$500,000.
Excess/Umbrella Liability	\$1,000,000 per occurrence	Follow form of primary coverages.
Professional Liability (if applicable)	\$1,000,000 per claim	Required if design or professional services are performed.

3. Certificates and Notices

- Certificates of Insurance shall evidence all required coverage, including additional insured status and waiver of subrogation endorsements where required.
- All certificates shall provide for 30 days' written notice to Contractor prior to cancellation, non-renewal, or material change in coverage.

4. Waiver of Subrogation

Subcontractor hereby waives all rights of subrogation against Contractor, Owner, and their respective agents and employees for losses covered by insurance provided under this Agreement.

5. Subcontractor's Responsibility

- Procurement of insurance shall not relieve Subcontractor of liability under this Agreement.
- Failure to maintain insurance may be deemed a material breach of contract.

Subcontractor Signature

Date

Contractor Signature

Date