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**INSURANCE REQUIREMENTS**

**The description section of your insurance certificate must read:**

***BGJWSC is named as an additional insured on all coverage except Workers’ Compensation as per written contract. A wavier of Subrogation applies to all policies shown above as per written contract.***

# **Insurance Requirements**

Before starting and until acceptance of the Work by BGJWSC, and without further limiting its liability under the Contract, Company shall procure and maintain at its sole expense, insurance of the types and in the minimum amounts stated below:

 Schedule Amount

 Workers’ Compensation

 Georgia Statutory coverage Statutory Limits (Workers’ Compensation)

 and Employer’s Liability (including $500,000 Bodily Injury each accident

 appropriate Federal Acts) $500,000 Bodily Injury by Disease each Employee

 $1,000,000 Bodily Injury policy limit

Commercial General Liability

Premises-Operations $1,000,000 each occurrence

Products-Completed Operations $2,000,000 annual aggregate for bodily injury

Contractual Liability and property damage, combined single limit

Independent Contractors

Broad Form Property Damage

Explosion, Collapse and Underground

Hazards (XCU Coverage) as appropriate

Primary and Non Contributory

Automobile Liability

All autos-owned, hired, $1,000,000 each occurrence, combined single limit
 or non-owned

Excess or Umbrella Liability

**(This is additional coverage and limits** $2,000,000 each occurrence and annual aggregate

**above the following primary insurance:**

**Employer’s Liability, Commercial General**

**Liability and Automobile Liability)**

Company’s Commercial General Liability and Excess or Umbrella Liability policies shall be effective for two years after Work is complete. The above Indemnification provision is separate and is not limited by the type of insurance or insurance amounts stated above. The General liability shall contain a “Per Project Aggregate”.

Company shall specify BGJWSC as an additional insured for all coverage except Workers’ Compensation and Employer’s Liability. Such insurance shall be primary and non-contributory as to any and all other insurance or self-insurance maintained by BGJWSC. Company shall include a Waiver of Subrogation on all required insurance in favor of BGJWSC, its commission members, employees, agents, successors and assigns.

Such insurance shall be written by a company or companies authorized to do business in the State of Georgia, rated at least A- VII by A M Best and satisfactory to BGJWSC. Prior to commencing any Work under this Contract, certificates evidencing the maintenance of the insurance shall be furnished to BGJWSC for approval.