

**SECTION 00400**

**INSURANCE REQUIREMENTS**

**1. GENERAL:**

- 1.1 The General Conditions of the Contract for Construction as issued by the American Institute of Architects, A.I.A. Document A201, 2017 Edition, shall be considered as a part of these specifications, as if included herein, subject to the following additions:
- 1.2 The Contractor shall not commence work under this contract until he has obtained all Surety Bonds and Insurance Certificates submitted as required under these specifications and the General Conditions of the Contract, and such Bonds, insurance and coverage has been approved by the Owner, and his Attorney, and his insurance carrier.

**2. INSURANCE COVERAGE AND LIMITS:**

The Contractor shall purchase and maintain coverages required by the General Conditions of the Contract, Paragraph 11.1 and these Specifications in the following minimum amounts, and provide the Owner, through the Architect, three copies of a Certificate of Insurance on A.I.A. form G705.

KIND OF INSURANCE	LIMITS OF LIABILITY
A. (1) Workmen's Compensation	Statutory Workmen's Comp.
(2) Employer's Liability	
Bodily injury by Accident	\$100,000.00 each occurrence
Bodily Injury by Disease	\$500,000.00 each employee
Bodily Injury by Disease	\$500,000.00 policy limit
Aggregate Disease	
B. Commercial General Liability	
Include premises and operations, independent contractors, products/completed operations (maintain completed operations coverage for two years after substantial completion), broad form property damage, blanket contractual liability and explosion, collapse, and underground (XCU) coverage:	
Bodily Injury and Property Damage	\$1,000,000 Each Occurrence
Personal and Advertising Injury	\$1,000,000 Each Occurrence
General Aggregate (other than products/completed operations)	\$2,000,000 Aggregate
Products/Completed Operations	\$2,000,000 Aggregate

**USD #323 – Oxford Schools  
Jr / Sr High School  
North Re-Roof Replacement**

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|----|---|--|
| C. | Automotive Liability<br>Bodily Injury and Property Damage | \$750,000 Combined single limit                              |
|    | \$500,000 Each Occurrence                                 | Independent Contractors                                      |
|    | \$500,000 Each Occurrence                                 | Completed Operations   |
|    | \$500,000 Each Occurrence                                 | Contractual  |
|    | \$500,000 Aggregate                                       | Operations, Independent Contractor Products &<br>Contractual |
| D. | Umbrella Liability  | \$2,000,000 over primary limits; \$10,000<br>retention       |

**3. CONTRACT PROPERTY INSURANCE:**

- 3.1 Builders Risk Insurance shall be carried and paid for by the Contractor. Builders Risk will carry special extended coverage's endorsement (All-Risks Builders Risk including transit and storage) in addition to the normal fire, vandalism and extended coverage. The Contractor shall be responsible for any deductible.
- 3.2 Builders Risk to be carried for the completed value of the work for the insurable value of the work completed in the names of the Owner, the Contractor and all Sub-contractors as their interest may appear.
- 3.3 Completed products coverage to extend at least one year after final completion of the job.
- 3.4 The Contractor will provide his own Liability Insurance.
- 3.5 All rights of subrogation of the Insurance Company must be waived on all insurance's coverage's involved under this contract to all parties including Owner
- 3.6 Contractor's and Sub-contractor's equipment will not be covered by any insurance provided by the Owner.

**End of Section 00400**