



INSURANCE REQUIREMENTS

PARIC's Standard Subcontract Agreement includes the following insurance requirements. Upon submitting a proposal, the Subcontractor agrees to provide the applicable policies and limits stipulated.

SCOPE OF WORK	POLICY TYPE	MINIMUM COVERAGE	
All subcontractors with on-site labor	General Liability*	Each Occurrence	\$1,000,000
		Damage to Rented Premises (ea occurrence)	\$100,000
		Med Exp (any one person)	\$5,000
		Personal & Adv Injury	\$1,000,000
		General Aggregate	\$2,000,000
		Products - Comp/Op Agg	\$2,000,000
	Umbrella**	Each Occurrence	\$2,000,000
		Aggregate	\$2,000,000
	Workers' Compensation	E.L. Each Accident	\$1,000,000
		E.L. Disease - Ea Employee	\$1,000,000
E.L. Disease - Policy Limit		\$1,000,000	
Auto	Combined Single Limit (ea accident)	\$1,000,000	
Termite Treatment, Demolition, Remediation, Earthwork, Shoring, Site Utilities, Retaining Walls, Landscaping, Irrigation, Testing (Soils, Material, Environmental), Fuel or Fueling on-site, Concrete Foundations, Exterior Glazing Systems and Windows EIFS, Painting, Site Electrical, Fire Protection, Plumbing, HVAC	Environmental/ Pollution Liability***	\$1,000,000	
Architect, Engineer, Testing (Soils, Material, Environmental), Surveying, Design-Build (Fire Protection, Plumbing, HVAC, Electrical), Irrigation, Elevator, Roof/Floor Trusses, Structural Light Gauge Framing, Ground Improvement (Geopiers), Auger-Cast Piles, Steel Connections, Curtainwall Systems, Swimming Pools/Spas, Post-Tensioned Systems, Pre-Cast Concrete Structural Components, Shoring Systems, Retaining Wall Systems	Professional Liability***	\$1,000,000	
Subcontractors performing work involving helicopter-assisted aerial hoisting	Aircraft Liability	\$5,000,000	

* General Liability minimum coverage may be modified on a project-by-project basis. For Illinois projects, General Liability minimum requirements are \$2,000,000 Each Occurrence/\$4,000,000 Aggregate

** Umbrella Policy minimum coverage may be modified on a project-by-project basis. For Illinois projects, Umbrella Policy minimum coverage required is \$5,000,000.

*** Standalone policies required. Not accepted under General Liability package. Environmental/Pollution and Professional Liability requirement may apply to Scopes of Work other than those listed.