

The Coachella Valley Housing Coalition

Requires all these minimum insurance requirements for

CONTRACTOS' POLICIES

(ALL INSURANCE CARRIERS MUST BE A.M. BEST'S RATED A OR HIGHER)

A. Personal Liability:

Minimum Limits: **\$1,000,000.00 per occurrence**
 \$1,000,000.00 Aggregate or as specified for structural design.

B. Commercial General Liability

Form: 1998 ISO Occurrence Form

Minimum Limits: \$2,000,000.00 Minimum Limit
 \$2,000,000.00 Products/Completed Operations Aggregate
 \$1,000,000.00 Contract
 \$2,000,000.00 Personal & Advertising Injury (Each Occurrence)
 \$ 50,000.00 Fire Damage
 \$ 10,000.00 Deductible or Retention Maximum

Additionally:

- **The Coachella Valley Housing Coalition Certificate MUST be attached.**
- The Insured (CVHC) must be named as an additional insured for both Ongoing operations and products and completed operations.
- The Sub insurance must include waiver of subrogation and primary with Non-Contributory Wording.
- **XCU (Explosion/Collapse/Underground) Required for contractors performing underground work.**

C. Automobile Liability (Hire & Non-owned)

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- Combined Single Limit per accident: \$1,000,000.00
- An Additional Insured Certificate must name AGENT as additionally insured.
- A Policy Endorsement must accompany the certificate.
- AGENT must be named as additionally insured for Automobile Liability and the name of the project must be referenced on the Certificate of Insurance. If working on more than one project, please make sure each project is referenced.

D. **Worker's Compensation:**

Limit:	Statutory as per applicable state laws.
Employer's Liability:	\$500,000.00 Each Accident
Disease Policy Limit:	\$500,000.00
Disease Each Employee:	\$500,000.00

E. **Cancellation:**

Should the policies be cancelled before the expiration date thereof, the issuing insurer will endeavor to mail 30 days written notice of the certificate holder named on the certificate. Failure to do so shall impose no obligation or liability of any kind upon the insurer, its agents or representatives.

F. **Prior Acts Coverage:**

If a CONTRACTOR changes insurance carrier at any time from the effective date of this Agreement through the date CONTRACTOR is required under this Agreement to maintain an insurance policy, CONTRACTOR shall ensure that any such new policy provides coverage for prior acts retroactive to at least the date of this Agreement.