

# **RUSCILLI CONSTRUCTION COMPANY, INC. SUBCONTRACTOR INSURANCE REQUIREMENTS**

## **WORKERS COMPENSATION**

## **STATUTORY**

Employers Liability

Each Accident	\$1,000,000
Disease- Policy Limit	\$1,000,000
Disease- Each Employee	\$1,000,000

## **COMMERCIAL GENERAL LIABILITY**

ISO Form CG 00 01 (12-07) or current edition or equivalent.  
Occurrence Policy with limits of not less than:

General Aggregate	\$3,000,000
Products-Completed Operations Aggregate	\$3,000,000
Personal and Advertising Injury	\$3,000,000
Each Occurrence	\$3,000,000

Ruscilli Construction Company reserves the right to require higher limits of liability based upon scope of work.

Products - Completed Operations will be maintained for three (3) years after completion of the project.

Endorsements attached will include the following or their equivalents:

ISO Form CG 20 37 (07-04) , or its equivalent, Additional Insured Endorsement naming the Owner and Ruscilli Construction Company, Inc. as Additional Insured on a primary and noncontributory basis. This endorsement must include Products/Completed Operations Coverage.

## **ADDITIONAL COVERAGE PROVISIONS**

Amendment Aggregate Limits of Insurance - Per Project.

Waiver of Transfer of Rights of Recovery Against Others/Subrogation, in favor of Owner and Ruscilli Construction Company, Inc.

Blanket Contractual Liability

## **AUTOMOBILE LIABILITY INSURANCE**

With Limits Not Less Than:	\$2,000,000
Combined single limit applying to:	
Bodily Injury	
Property Damage	

Coverage applying to any Auto, Hired Auto, and Non-Owned Auto. Ruscilli Construction Company, Inc shall be added as additional insured.

## **ADDITIONAL GUIDELINES**

An Umbrella may be used to satisfy any of the required limits.

Ruscilli Construction Company, Inc. reserves the right to require Professional Liability and/or Pollution Liability depending on the scope of work.

Separate Certificates of Insurance on Acord 25-S form or equivalent, will be filed with the Owner and Ruscilli Construction Company, Inc. before work commences.

Cancellation Clause of the Certificate of Insurance will be amended to read, "Should any of the above described policies be canceled before the expiration thereof, the insuring company will mail thirty (30) days written notice to the Certificate Holder.

Insurance Companies Providing Coverage - All companies listed must be rated "Excellent" in the A.M.Best Company Key Rating Guide – Property – Casualty, current edition.

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