



## SUBCONTRACTOR INSURANCE REQUIREMENTS

1. Commercial liability including the following coverages:

- a. Broad form property damage;
- b. Premises-operations;
- c. Explosion, collapse, and underground hazard;
- d. Product/completed operations hazard; and
- e. Independent contractors.

Minimum coverage amounts will be:

Bodily Injury and Consequent Death	\$ 500,000 Per Person
Bodily Injury and Consequent Death	\$1,000,000 Per Occurrence
Property Damage	\$1,000,000 Per Occurrence

2. Automobile liability coverage for all owned, non-owned, or rented vehicles. Minimum coverage amounts will be:

Bodily Injury and Consequent Death	\$ 500,000 Per Person
Bodily Injury and Consequent Death	\$1,000,000 Per Occurrence
Property Damage	\$ 500,000 Per Occurrence

3. Employer's liability insurance with a minimum coverage limit of \$100,000 per person.

4. Excess liability insurance coverage (for commercial, automobile, and employer's liability insurance with a minimum coverage limit of \$1,000,000).

5. Workers Compensation Insurance to be provided for all employees who will perform any project work. This coverage will be provided through a company authorized to do business in Texas or through self-insurance obtained in accordance with Texas law.

Coverage will be documented in a certificate of insurance or, if the subcontractor provides self-insurance, then it will provide to the ENGINEER a copy of its certificate of authority to self-insure its workers compensation coverage liability. The subcontractor will also provide a letter stating that the certificate of authority remains in effect and is not the subject of any revocation proceeding pending before the Texas Workers Compensation Commission.

Except for workers compensation insurance, for each insurance coverage required the subcontractor will obtain an endorsement to the applicable insurance policy, signed by an authorized representative of the insurer, stating that in the event of cancellation or material change that reduces or restricts the insurance afforded, the insurer agrees to mail 30-days prior written notice of cancellation or material change to the ENGINEER at:

LNV, Inc.  
801 Navigation, Suite 300  
Corpus Christi, TX 78408

For workers compensation insurance, 10-days notice of cancellation or material change will be sufficient.

The subcontractor will also provide an additional insured endorsement for each insurance policy except workers compensation insurance. Each will name LNV, Inc. as additional insured.