



SUMMARY OF BIG-D INSURANCE REQUIREMENTS SUBCONTRACTORS AND SUPPLIERS

**THESE ARE MINIMUM BIG-D REQUIREMENTS.
IF PROJECT REQUIREMENTS ARE GREATER THEY SHALL SUPERSEDE.**

GENERAL LIABILITY

	<u>MINIMUM LIMITS</u>
General/Products Aggregate	\$1,000,000.00
Each Occurrence	\$1,000,000.00
Personal and Advertising Injury	\$1,000,000.00
Damage to Rented Premises (each occurrence)	\$ 100,000.00
Medical Expenses (any one person)	\$ 5,000.00

EXCESS LIABILITY UMBRELLA

	<u>MINIMUM LIMITS</u>
Excess Liability	\$1,000,000

AUTOMOBILE:

	<u>MINIMUM LIMITS</u>
Liability (Including Non-Owned/Hired Liability)	\$1,000,000

WORKERS COMPENSATION:

	<u>MINIMUM LIMITS</u>
Workers Compensation	Statutory Limits

- The limits shown above are the minimum limits required. Higher limits are acceptable. The combined General Liability/Excess Liability coverage must equal or exceed \$2,000,000. This \$2,000,000 coverage may be satisfied by a combination of the General Liability & Excess Liability.
- General Liability Insurance must be written on an occurrence basis and include a per project aggregate. Must include- Additional Insured, Waiver of Subrogation and Primary/Non-Contributory to any insurance of the Additional Insured.
- Additional Insured must include Products/Completed Operations. Must not be limited to on-site operations and the products/completed ops coverage must not terminate after the project is put to its intended use.
- “XCU” (explosion, collapse, underground) exclusions must be deleted when applicable to operations performed by the Subcontractor.

WAIVER OF SUBROGATION:

A Waiver of Subrogation in favor of Big-D shall also be included for General Liability, Auto Liability and Workers Compensation

INSURANCE COMPANIES:

All insurance provided by the subcontractor shall be with insurance companies acceptable to Big-D and the Owner of the project. This Generally means a rating of A- VII or better by A.M. BEST’S RATING GUIDE.

BIG-D, OWNER AND ARCHITECT ARE TO BE LISTED AS ADDITIONAL INSURED ON LIABILITY POLICIES.

PLEASE PROVIDE THESE INSURANCE REQUIREMENTS TO YOUR INSURANCE AGENT

Note: This Summary is for informational purposes only and does not modify or supersede any contract provisions. Please refer to the detailed requirements contained in the Terms and Conditions of Subcontract Agreement or other specific contract documents applicable to your subcontract.