

EXHIBIT E
INSURANCE REQUIREMENTS
Page 1 of 2

1.0 INSURANCE REQUIREMENTS:

- 1.1 All coverage must be in place prior to commencing construction.
- 1.2 JTM Construction shall review and approve the Certificate of Insurance prior to any Subcontractor starting work on job site
- 1.3 Coverage shall be maintained so long as such construction activity is occurring and for a minimum of two years after completion of the Subcontractor's/Suppliers work or for the duration of the warranty period, whichever is longer.
- 1.4 Insurance shall not be cancelled or reduced in amount or coverage. Should any policy be cancelled before the expiration date, notice shall be delivered in accordance with the policy provisions. If such insurance is cancelled or expires, all work shall stop immediately until reinstated or replaced.
- 1.5 All policies shall be carried by an insurance company that is at all times qualified to do business in the State of Washington and at all times have a Best's Key Rating Guide Property-Casualty United States rating of at least an A and a financial rating of VII (based on most current edition). These ratings must be maintained throughout the contract.
- 1.6 Any deductible shall be subject to Contractor and Owner approval and Contractor and Owner shall not be responsible for the payment of any such deductible.
- 1.7 If the insurance policies do not contain the standard ISO separation of insureds provision or a substantially similar clause, Subcontractor shall cause such policies to be endorsed to provide cross liability coverage
- 1.8 Evidence of coverage shall be shown with a Certificate of Insurance followed up with an Additional Insured Endorsement from the insurer.
- 1.9 The **Project Name *must be stated*** on the Certificate.
- 1.10 **Per Project Aggregate *must be noted*** on the Certificate and a **CG2503 Per Project Aggregate Endorsement *must be attached***.
- 1.11 **Washington Stop Gap Coverage is required and *must be noted on the Certificate***. If you do not have employees (i.e.: 1 man operation) you do not need this coverage
- 1.12 **Waiver of Subrogation** endorsement ***must be noted*** on the Certificate and ***attached***.
- 1.13 **Additional Insured** endorsement ***must be noted*** on the Certificate and ***attached***. *Additional insured endorsement shall be CG2010 & CG2037 or equivalent acceptable to Contractor.*
- 1.14 **Automobile Liability** coverage ***must be noted*** on the Certificate.

2.0 CERTIFICATE HOLDER AND ADDITIONAL INSURED:

Certificate Holder:

JTM Construction Group
800 Maynard Ave., S. Ste. 101
Seattle, WA 98134

Additional Insured:

JTM Construction Group, and <others when required by written contract>
(Coverage shall be primary and non-contributory for both ongoing and completed operations).

EXHIBIT E
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Page 2 of 2

3.0 PROJECT SPECIFIC INSURANCE COVERAGE:

The types and limits of insurance that the Contractor is required to carry at its expense are:

Worker's Compensation:

Statutory

Employers Liability:

\$1,000,000 minimum each accident and each employee

Commercial General Liability:

(Must be written on an occurrence basis)

Premises and Operations

Bodily Injury \$1,000,000 ea. Occurrence
\$2,000,000 Aggregate

Property Damage – Broad Form \$1,000,000 ea. Occurrence
Including Products and Completed Operations \$2,000,000
Aggregate

Pollution Liability (as applicable) \$1,000,000 ea. Occurrence
\$2,000,000 Aggregate

Personal Injury Liability \$1,000,000 ea. Occurrence
\$2,000,000 Aggregate

Contractual Liability must be included
Explosion, Collapse and Underground Hazards must be included

Automobile Liability:

(including owned, hired and non-owned automobiles) \$1,000,000 (CSL)
Bodily Injury & Property Damage Liability

Professional Liability

(Design/build subcontractors – exclusion removed \$1,000,000 ea. Claim
for design-build project delivery) \$1,000,000 Aggregate

Umbrella Liability:

\$3,000,000
ea Occurrence/Aggregate

Umbrella Liability Increased Limit:

For the following subcontractors: \$5,000,000
ea occurrence/aggregate

- Earthwork/site utility
- Concrete
- Mechanical – plumbing & HVAC
- Electrical
- Wood framing / carpentry

Maintenance of insurance by the Subcontractor as specified in this Article shall in no way be interpreted as relieving the Subcontractor of any responsibility and shall not in any manner limit or qualify the liabilities and obligations of the Subcontractor whatsoever, and the Subcontractor may carry, also at its own expense, such additional insurance as it deems necessary.