

2100 L Street, NW
Certificate of Insurance Requirements

In order to perform work at the building, we must have a current certificate of insurance (COI) on file. Therefore, please request a current COI from your insurance company as soon as possible. It is important to have them include the following as additional insured language:

The Building Owner and The John Akridge Management Company, and their affiliates, subsidiaries, partners, agents, directors, officers and employees of any of them are included as Additional Insureds under all policies except workers compensation on a primary and non-contributory basis. A waiver of subrogation in favor of the Additional Insureds is included on all policies. All policies include 30 days written notice for cancellation, non-renewal or material change in coverage to the Additional Insureds.

Please have the COI forwarded electronically to the Akridge insurance auditor, HUB, at AkridgeCert@HubInternational.com

In accordance with our Agreement, you shall take out, carry and maintain, in an insurance company or companies and in policies of insurance acceptable to us, the following insurance with limits not less than those shown below. All Insurance providers must be licensed or approved to do business in the state where the work is located and rated no less than A VII by A.M. Best.

- a) **Workers' Compensation and Employer's Liability Insurance**, complying with laws in the state work is located or elsewhere as may be required. Employer's Liability Insurance shall be provided with a limit not less than \$500,000. U. S. Longshoremen's and Harbor Workers' Coverage should be certified where applicable.
- b) **Commercial General Liability Insurance**, including:
- Premises & Operations
 - XCU Hazard of explosion, blasting, collapse and underground included
 - Broad Form Blanket Contractual Liability covering the indemnitees in the contract
 - Independent Contractors Coverage
 - Products and Completed Operations
 - Personal Injury Liability
 - Broad Form Property Damage
 - Per Project Aggregate
 - No Exclusions for
 - Construction Defects
 - Elevation or Height of Work
 - Location, Building Type or Occupancy of the Jobsite
 - Third Party Action Over Claims

General Liability Limits of Coverage:

Bodily Injury and Property Damage Liability - Combined Single Limit per appropriate Tier on “Contractor Hazard Tier Exhibit” attached.

If Policy Aggregate applies, Aggregate must apply to this specific job

c) **Comprehensive Automobile Liability** including:

- Any Owned Vehicles
- Hired Vehicles
- Other Non-Owned Vehicles

Limits: Bodily Injury and Property Damage Liability- \$1,000,000 Combined Single Limit except \$2,000,000 for Trash/Recycling Haulers, Parking Lot Sweepers.

d) **Contractors Pollution Legal Liability is required if work involves environmental exposures including but not limited to pesticide application, and/or mold or other remediation work***

If required shall be provided with limits not less than Limits of Coverage: \$1,000,000

- e) **Umbrella Liability:** Satisfaction of the Employers Liability, General Liability and Automobile Liability Requirements can be met by an Umbrella policy provided in addition to the primary policies provided coverage is on a “following form” basis.
- f) The Cancellation wording on the certificate of insurance must guarantee thirty days written notice for cancellation, non-renewal or material change in coverage.
- g) The Building Owner, The John Akridge Management Company, their affiliates, subsidiaries, partners, agents, directors, officers and employees of any of them must be included as Additional Insureds under all policies except workers compensation for premises/ operations and products completed operations coverage. The additional Insured Endorsement shall not include contractual privity wording.
- h) The policies and the Certificate of Insurance must indicate that all insurance coverages will be provided on a primary and non-contributory basis to the Additional Insureds.
- i) Waiver of Subrogation in favor of the Additional Insureds shall be included on all policies

In no event are you to begin work until this Certificate showing coverage in the amounts required per the above specifications is received in our office.

All Certificates should be forwarded to: Akridgecert@Hubinternational.com

VENDORS/CONTRACTORS TIERS CATEGORIZED BY HAZARD CLASS- Required General Liability Limits

Minimum \$1,000,000 liability requirement, per occurrence:

Landscapers	Cable companies	Concrete Floor Sealers**
Lawn service	Walk off mats	Locksmith
Sign companies (ground level – co cranes or scaffolding)	Carpet cleaners	Carpet/tile installers
Trash/Recycling Haulers*		

Moderate Risk – Minimum \$5,000,000 liability requirement, per occurrence:

Plumbers	Paving contractors (parking lots, streets)
Painters	Lighting Controls
Framers	Concrete/masonry contractors
	Welders
Electricians	Pesticide service***
Drywall repairs	Remediation Contractors***
Concierge services	Housekeeping/janitorial
Specialty cleaning (metal, stone, wood)**	Water treatment
Consultants	AED equipment/maintenance
Air Quality	Diesel suppliers**
Alarm monitoring companies	HVAC installation/equipment/maintenance/repair
Building Automation Systems (BAS)	Snow Removal Contractors
Parking Lot Sweepers*	Fitness Center equipment/ maintenance/repair
Sign Installation (additional limits may be required depending on scope of project)	General Contractors (additional limits may be required depending on scope of project)

Minimum \$10,000,000 liability requirement, per occurrence:

Window Cleaners
Roofers & structural contractors
Elevator equipment/maintenance
Security Guards
Fire & Life safety equipment/maintenance
Scaffolding Contractors

* Additionally, Minimum \$2,000,000 Auto Liability limits required.

** General Liability must include products pollution liability

*** Contractors Pollution Liability required

*Contractors performing work with environmental hazards may be required to provide evidence of higher limits of liability for contractor’s pollution liability. Any contractor performing mold or asbestos mediation must provide evidence these operations are included in the environmental liability coverage.