

**Conneston Construction, Inc.**  
**PO Box 7546**  
**Gilford, NH 03247**

**SUBCONTRACTOR INSURANCE REQUIREMENTS**

Conneston Construction, Inc. ("Contractor") has established minimum insurance requirements applicable to all contractors, subcontractors, vendors, material men or other third-party service providers ("Subcontractor") providing labor, services or materials under agreement with or on behalf of the Contractor. In order to avoid entering into separate agreements for each project, the Contractor and the Subcontractor agree to enter into the following master agreement for all work or services performed by the Subcontractor. A Certificate of Insurance evidencing such coverage shall be required for each project and at each renewal. Carrier(s) must have an AM Best Rating of A-IX or better.

Prior to commencing work on any project for the Contractor, the Subcontractor agrees to carry, at a minimum, the following coverage, through companies and agencies satisfactory to Contractor, and adhering to any special terms and conditions set forth below:

**Commercial General Liability**

\$1,000,000	Each occurrence
\$2,000,000	General aggregate with per project aggregate endorsement
\$2,000,000	Products/completed operations
\$1,000,000	Personal injury and Advertising Injury
\$ 50,000	Damage to rented premises
\$ 5,000	Medical expense
\$ 100,000	CG0437 – damage to intangible property
\$ 100,000	Job Site Pollution
	Per project aggregate endorsement

**Automobile Liability**

\$1,000,000	Combined Single Limit for Bodily Injury and Property Damage
	Covering "any auto" –CA9948, MCS 90

**Workers' Compensation** Statutory Limits including Employers Liability

3A – State of Work, listed on certificate  
Excluded Officers must be listed  
If using temporary labor Alternate Employer Endorsement  
Is required naming Contractor and Subcontractor as insured

**Commercial Umbrella – must follow form over all coverages above**

\$5,000,000	Each Occurrence
\$5,000,000	Personal & Advertising Injury
\$5,000,000	General aggregate
\$5,000,000	Products/completed operations aggregate.

**Pollution and/or Professional Liability** (if applicable to type/scope of work)

\$1,000,000 each occurrence/claim; \$1,000,000 aggregate; Pollution: Additional Insured for ongoing and completed operations; waiver of subrogation and coverage shall be on primary, non-contributory basis and will not seek contribution from any other coverage available to Additional Insured. Additional insureds shall be any and all parties designated by the Contractor or the project owner

**Material, Tools and Equipment**

Each subcontractor is responsible for their job materials and their tools and equipment.

On all projects and work completed by the Subcontractor for the Contractor, the Subcontractor shall name as additional insureds any and all parties designated by the Contractor or the project owner. Additional insured provisions shall apply to all liability policies except workers compensation and shall apply to both ongoing and completed operations. Under General liability, additional Insured forms shall be CG2010 10 01 and CG 2037 10 01 or carrier equivalent. The coverage provided by the Subcontractor shall be written on a primary, non-contributory basis and will not seek contribution from any other insurance available to an additional insured, with the exception of workers' compensation coverage. Completed operations coverage with additional insured status shall be maintained for a minimum of Five (5) years. Waiver of subrogation in favor of the Contractor and all other parties designated by the Contractor in writing must be provided on all policies including Workers Compensation except where prohibited by state statute. All policies shall provide a minimum of a 30-day notice of cancellation or non-renewal to the Contractor, except for 10 days for nonpayment of premium. The Subcontractor shall furnish to Contractor satisfactory evidence of compliance with the above requirements on the "Acord" Form of Certificate of Insurance coverages, to include copies of the Additional Insured forms/endorsements. Subcontractor is obligated to provide notice of cancellation or non-renewal to Contractor. The Certificate of Insurance provided shall state the project location and type of work being provided by the Subcontractor. Subcontractor's policies for Commercial General Liability Insurance (CGL) and other liability insurance may be arranged under either a single policy for the full limits set forth above or by a combination of underlying and excess or umbrella policies satisfying the required coverage limits.

The Subcontractor shall require that any contractors, subcontractors, vendors, material men or other third-party service providers hired by Subcontractor with respect to services benefitting Contractor, also purchase and maintain insurance of the type and amount specified in this Agreement.

By requiring the above limits, Contractor does not represent that such coverage or limits will necessarily be adequate to protect the Subcontractor from all risks, or that such coverage will meet the requirements of every project undertaken by the Subcontractor. Contractor reserves the right to increase these limits if required by its contract with a particular owner, or to address other reasonable issues or concerns.