

# **MANRIQUEZ CONSTRUCTION INSURANCE REQUIREMENTS - SUMMARY**

Please furnish Manriquez Construction with a Certificate of Insurance. We Must have your certificate PRIOR TO COMMENCING WORK ON ANY JOB. Payments will be held until a certificate meeting the following requirements is received in order and current. Have your agent/broker comply immediately.

## **CERTIFICATE:**

Certificate must be on ACORD 25-S form.

Certificate must show the certificate holder as Manriquez Construction.

Insured as listed on the certificate must match the subcontractor's name in contract/work order.

Description must include the specific Manriquez Construction job# and job name OR "All Operations".

Certificate must show 30 days notice for cancellation 10 days notice for non-payment.

Certificate must have "endeavor to" wording crossed out as well as But Failure to do so shall impose no obligation or liability of any kind upon the insurer, its agents, or representatives.

## **INSURANCE CARRIERS:**

Insurance carriers: must be admitted with an A.M. Best rating of A-VIII or higher OR non-admitted with an A.M. Best rating of A or higher and capacity of X or higher.

## **ADDITIONAL INSURED:**

Additional Insured Endorsement form must be attached to Certificate.

Manriquez Construction must be named as additional insured as well as any other entities required by contract to be named as additional insured's.

Show schedule of project/job.

Include a "primary" wording endorsement.

State coverage includes "completed operations" (Form CG 2010 – 11/85 or equivalent)

## **WORKERS' COMPENSATION:**

Workers Compensation and Employers; Liability insurance must meet statutory requirements.

Employer's Liability – minimum limits:

\$1,000,000 Each Employee for Bodily Injury by Accident

\$1,000,000 Each Employee for Bodily injury by Disease

\$1,000,000 Policy Limit for Bodily Injury by Disease

Must include a Waiver of Subrogation endorsement in favor of Manriquez Construction and any other entities required by contract.

## **GENERAL LIABILITY (Occurrence Form)**

Minimum limit: \$1,000,000 each occurrence for Bodily Injury and Property Damage, combined

Minimum limit: \$1,000,000 Personal Injury Liability

Minimum limit: \$2,000,000 Products and Completed Operations aggregate

Minimum limit: \$2,000,000 General Aggregate, "Per Project"

Minimum limit: \$3,000,000 General Aggregate, if Not "Per Project" (can be achieved through Excess Liability \$1,000,000 policy)

Must be "occurrence" basis. "Claims Made" and/or "Modified Occurrence" policy forms are not acceptable.

## **EXCESS LIABILITY:**

Minimum limit: \$1,000,000 if General Liability policy's General Aggregate is not "per Project"

Must be "occurrence" basis.

## **AUTOMOBILE LIABILITY:**

Must include coverage for any autos owned, hired, non-owned.

Minimum limit: \$1,000,000 combined Single Limit for Bodily Injury and Property Damage, combined, each occurrence.

## **PERSONAL LIABILITY:**

Minimum limit: \$1,000,000 shall be carried if subcontractor or their subcontractor is to provide any professional services, including but not limited to, design/build services to the project.

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**HAZARDOUS MATERIALS/POLLUTION LIABILITY/MOLD COVERAGE:**

See "Exhibit B" and bid specifications for specific project for requirements.

**OTHER REQUIREMENTS:**

See "Exhibit B" and specifications for specific project for requirements.

**ACCEPTABLE BY MANRIQUEZ CONSTRUCTION:**

The Certificate of Insurance shall be subject to approval of Manriquez Construction but any acceptance of insurance certificate by Manriquez Construction shall in no way limit or relieve you of the duties and responsibilities assumed by you in your contract. Failure of Manriquez Construction to demand such certificate or other evidence of full compliance with these insurance requirements or failure of Manriquez Construction to identify deficiencies from evidence that is provided shall not be construed as a waiver of your obligation to maintain such insurance.

The above is a summary of our insurance requirements. Please refer to "Exhibit B" of your Standard Agreement for the full description of requirements. In the event of any conflict, inconsistency or ambiguity between the requirements as shown in this summary and those shown in the "Exhibit B" shall govern.