



## SUBCONTRACTOR REQUIREMENTS

### **Sub-Contractor Insurance Requirements**

The Sub-Contractor agrees in consideration of the awarding of any work, to secure and maintain, at their own expense, the following insurance coverage:

#### **A. Workers Compensation**

Statutory coverage in compliance with the Compensation laws of the state(s) serviced.

At minimum coverage shall include Employer's Liability with minimum limits of:

\$100,000 each Accident

\$500,000 each Disease

\$100,000 Policy Limit each Disease/Each Employee

Disaster America requires a certificate of workers compensation for all contractors regardless of State exclusions. Contractors working in multiple states must meet or exceed the Statutory requirements of the State(s) they are working in.

#### **B. Comprehensive General Liability**

Comprehensive General Liability providing coverage for all premises, operations, products, and completed operations. Such coverage shall be written with the following items:

\$1,000,000 General Aggregate

\$1,000,000 Each Occurrence

This policy must include:

- 30 days direct written notice in a event of cancellation or material change in coverage;
- Any contractor work under 5 feet of depth shall carry \$5,000,000 Liability Coverage;
- All deductions and self-insured retentions must be disclosed on Certificate.

Certificates of insurance along with required endorsements affording evidence that the above requirements have been met shall be delivered to contractor prior to commencement of performance and maintained in full force and effect through out the term of performance

**The following must be listed under "Certificate Holder" on all insurance certificates:**

**Disaster America**

**15534 W. Hardy Rd. #165**

**Houston, TX 77060**

**All Sub-Contractors must also provide a completed W-9 form prior to payment.**