

GENERAL INSURANCE REQUIREMENTS

GENERAL LIABILITY

Each occurrence	\$1,000,000.00
Damage to Rented Premises	\$ 100,000.00
Med Exp.	\$ 5,000.00
Personal & Adv Injury	\$1,000,000.00
General Aggregate	\$2,000,000.00
Products-Comp/Op Agg	\$2,000,000.00

AUTOMOBILE

Combined Single Limit	\$1,000,000.00
(Any Auto, Hired Autos, Non-Owned Autos, Scheduled Autos)	

WORKERS COMPENSATION

And Employer's Liability	\$1,000,000.00
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1. Carrier shall have not less than an "A" policy holder's rating and a financial rating of not less than "Class VII" according to the latest Best's Key Rating Guide.
2. F & H Job # and Job Name must be on all Certificates of Insurance.
3. F & H Construction is named as "Additional Insured" along with the name of the Owner and anyone else required by the Prime Contract (names must be listed) on the Additional Insured Endorsement (11 85 or equivalent i.e., CG2010 and CG2037 together). "Ongoing Operations" and "Completed Operations" are required.
4. Insurance is Primary and Non-Contributory Insurance (endorsement is required).
5. Waiver of Subrogation applies to General Liability and Workers Compensation (endorsements are required).
6. All endorsements must include the Name of the Insured, Policy Number, Effective & Expiration Dates.
7. Per Project Aggregate.
8. "Subject to 10-days' Notice of Cancellation for non-payment of premium."
9. The General Liability coverage and additional primary insured endorsement shall be maintained throughout the project and for one year after the project's Notice of Completion or for such longer period as may be required of Contractor under the general contract documents.
10. Any insurance sent to our office piecemeal will not be accepted. Insurance agent must submit Insurance Certificate and all endorsements together.
11. F&H Construction will not process insurance which has been faxed to our office. If the agent wants to have the insurance approved prior to mailing originals, they can fax a copy to (209) 940-6457 and follow-up with a telephone call.
12. The above Insurance Requirements shall be considered the minimum. In the event that there is any difference between the Owner's insurance requirements and the above, the more stringent as determined by F&H Construction shall govern.
13. If you have any questions regarding these requirements, please call our office for more information (209) 931-3738.

ALL CERTIFICATES REQUIRE ENDORSEMENTS