
CONTRACTOR'S INSURANCE**INSURANCE REQUIREMENTS**

- I. The Contractor shall provide the following minimum insurance coverage:
 - A. **Commercial General Liability**
Combined Single Limit – Five Million Dollars (\$3,000,000) per occurrence and annual aggregate per project. Such insurance shall be broad form and include, but not be limited to, contractual liability, independent contractor's liability, products and completed operations liability, and personal injury liability. A combination of primary and excess policies may be utilized. Policies shall be primary and non-contributory.
 - B. **Worker's Compensation - Statutory Limits**
 - C. **Employer's Liability**
With minimum liability limits of One Million Dollars (\$1,000,000) bodily injury by accident each accident, One Million (\$1,000,000) Dollars bodily injury by disease policy limit; One Million Dollars (\$1,000,000) bodily injury each employee.
 - D. **Commercial Automobile Liability**
Combined Single Limit - One Million Dollars (\$1,000,000) per accident.
Such insurance shall cover injury (or death) and property damage arising out of the ownership, maintenance or use of any private passenger or commercial vehicles and of any other equipment required to be licensed for road use.
 - E. **Property Insurance**
All-risk, replacement cost property insurance to protect against loss of owned or rented equipment and tools brought onto and/or used on any Property by the Contractor.
- II. Policies described in Sections I.A. and I.D. above shall include the following as additional insured, including their officers, directors and employees. Please note that the spelling of these parties must be exactly correct or the Work will not be allowed to commence.
 1. Enterprise Centre, LLC
 2. Thrivent Financial for Lutherans
 3. Marc Realty, LLC
- III. Contractor waives any and all rights of subrogation against the parties identified above in Paragraph II, including Owner, employees or principals, or agents of Owner, and all tenants within the subject building, provided that such waiver does not invalidate any insurance coverage.
- IV. All policies will be written by companies licensed to do business in the State of Illinois and which have a rating by Best's Key Rating Guide not less than A- VIII.
- V. Contractor shall furnish to the Owner Certificate(s) of Insurance evidencing the above coverage. Original Certificate(s) of Insurance must be provided before Contractor commences Work or Work will not be allowed to commence. Coverage's shall be maintained without interruption from the date of commencement of the Contract Dates until the date of final payment.

- VI. Certificate(s) of Insurance relating to policies required under this Agreement shall contain the following words verbatim:

"It is agreed that this insurance will not be canceled, not renewed or the limits of coverage in any way reduced without at least thirty (30) days advance written notice (ten [10] days for non-payment of premium) sent by certified mail, return receipt requested to: "High Point Plaza, LLC, c/o Marc Realty, 4415 West Harrison Street #202, Hillside, IL, 60162. Attention: Property Manager."

Mail or fax to your Insurance Carrier for Insurance coverage.