

M. B. Kahn Construction Co., Inc.

Instructions for Completing the Certificate of Insurance Subcontract – Article VII

- 1 The name of the “Insured” must match the name as it appears on the Subcontract Agreement.
- 2 Workers Compensation Insurance must provide statutory coverage, and have Employers’ Liability limits of not less than \$500,000 / \$500,000 / \$500,000. If any proprietor/partner/executive officer/member is excluded, then their names must be listed on the Certificate. Waiver of Subrogation in favor of M.B. Kahn Construction Co., Inc., Owner and any other party required by written contract is required.
- 3 Commercial General Liability must have a Per Project general aggregate of not less than \$2,000,000, with not less than \$1,000,000 per occurrence. The policy must include M. B. Kahn Construction Co., Inc., Owner and any other party required by written contract as additional insureds for ongoing and completed operations on a primary/noncontributory basis. Waiver of Subrogation in favor of M.B. Kahn Construction Co., Inc., Owner and any other party required by written contract is required.
- 4 Automobile Liability must give reference to “Any Auto” and have limits of liability of not less than \$1,000,000. The policy must include M. B. Kahn Construction Co., Inc., Owner and any other party required by written contract as additional insureds on a primary/noncontributory basis. Waiver of Subrogation in favor of M.B. Kahn Construction Co., Inc., Owner and any other party required by written contract is required.
- 5 Excess Liability must have limits of liability of not less than \$1,000,000 and “Follow Form” as respects the Employers Liability, General Liability, and Automobile Liability, including additional insured, primary/noncontributory and waiver of subrogation as applicable. A limit of \$5,000,000 is required if the work involves any of the following: Asbestos/Lead/Mold Abatement, Blasting, Boiler Installation/Repair, Crane Assembly/Rental, Structural Demolition/Restoration, EIFS Installation, Fireproofing, Fire Suppression System Installation, Gas Main Construction/Repair, Structural Iron/Steel Erection, Pile Driving, Roofing, Scaffolding Erection/Installation/Rental, Tank Construction Installation/Removal/Repair - Water/Chemical/Oil/Below Ground, Tower Erection, Exterior Window/Door Installation/Repair.
- 6 Cancellation: All insurance policies must be endorsed to provide thirty (30) days prior written notice to the Certificate holder in the event of cancellation or non-renewal.
- 7 Description of Operations/Locations must include wording substantially similar to the following. Please include the applicable endorsement form numbers where indicated if different from the listed ISO endorsements and provide copies of all endorsements. “Certificate holder, Owner, and any other party required by contract are included as an additional insured on the general liability policy under endorsements CG2010 04/13 (ongoing operations), CG 2037 04/13 (completed operations), the automobile liability policy under endorsement CA 2048 10/13, and on the umbrella/excess policy (follow form). Additional insured coverage is provided on a primary and non-contributory basis via endorsements CG 2001 04/13 and CA 2048 10/13. Waivers of subrogation in favor of the additional insureds are provided on GL, AL and WC policies as required by contract per endorsement CG 2404 05/09, CA 0444 10/13, and WC 000313. All required insurance policies are endorsed to provide thirty (30) days prior written notice (10 days prior written notice for cancellation due to non-payment of premium) to the certificate holder in the event of cancellation or non-renewal per endorsements IL 7035 06/08 and WC 990633. The GL General Aggregate applies to any and all projects performed by the Named Insured for the Certificate Holder per endorsement CG 2503 05/09.”
- 8 Certificate Holder must be completed as follows:
M. B. KAHN CONSTRUCTION CO., INC.
P O BOX 1179
COLUMBIA, SC 29202-1179

All additional insured, waiver of subrogation, primary/non-contributory, per project aggregate, and notice of cancellation endorsements must be attached to the COI. These instructions and sample COI, including endorsements can be found at <https://www.mbkahn.com/wp-content/uploads/2017/02/Certificate-of-Insurance-Instructions-and-Sample.pdf>. If the AI, WOS, and Per Project Aggregate endorsements are written on a “blanket” basis, then we may be able to only require one COI per policy period instead of for each and every project you perform for us.

