

M. B. Kahn Construction Co., Inc.

Instructions for Completing the Certificate of Insurance

The Insured must match EXACTLY as it appears on the Subcontract Agreement.

- A. **Workers Compensation Insurance** - 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.
- B. **Commercial General Liability** – provide 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/non-contributory basis. Waiver of Subrogation in favor of M. B. Kahn Construction Co., Inc., Owner and any other party required by written contract is required.
- C. **Automobile Liability** – provide limits of liability of not less than \$1,000,000 and be written on an “Any Auto” basis. 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.
- D. **Excess Liability/Umbrella** – provide 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 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.
- E. **Professional Liability** – provide limits of liability not less than \$1,000,000, if the work involves any design/build, design/assist, architectural, engineering, surveying, or other professional services.
- F. **Contractors Pollution Liability** – provide limits of liability of not less than \$1,000,000, if the Subcontractor's work involves the removal, treatment, remediation, or use of hazardous or toxic substances or otherwise involves a potential pollution exposure, including but not limited to mold, fungus, asbestos, lead, and silica. The Contractor, the Owner, and any other party the Contractor is required in its contract with the Owner to name as additional insured, shall be included as additional insured on the Pollution Liability policy.

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.

Description of Operations/Locations must include wording as follows. **Please include endorsement form numbers where indicated 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 endorsement #_____ (ongoing operations), #_____ (completed operations), the automobile liability policy under endorsement #_____, and on the umbrella/excess policy (follow form). Additional insured coverage is provided on a primary and non-contributory basis via endorsement #'s _____. Waivers of subrogation in favor of the additional insureds are provided on GL, AL and WC policies as required by contract per endorsement #'s _____. 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 endorsement #'s _____. The GL General Aggregate applies to any and all projects performed by the Named Insured for the Certificate Holder per endorsement #_____.”

Certificate Holder must be completed as follows:

M. B. KAHN CONSTRUCTION CO., INC.
P O BOX 1179
COLUMBIA, SC 29202-1179