

Insurance Requirements-US

1. Commercial General Liability Limits

	HVAC, Gas, Generator, Renovations	Renovation (Roofing, Siding, Decking Categories)	Roofing (Includes Concierge Roofing)	Installation (Includes Concierge)	Repair Service
Per Occurrence minimum	\$1,000,000.00	\$2,000,000.00	\$1,000,000.00	\$300,000.00	\$1,000,000.00
General Aggregate	\$2,000,000.00	\$2,000,000.00	\$1,000,000.00	\$300,000.00	\$1,000,000.00
Products/Completed OperationsAggregate	\$2,000,000.00	\$4,000,000.00	\$1,000,000.00	\$300,000.00	\$1,000,000.00

2. Commercial Automobile Liability

Policy Types

Non-State Farm policy requirements:	State Farm policy requirements
1. Any Auto	1. Owned (Scheduled)
Or the combination of:	2. ENOL (Employer Non-Owned Liability)-separate from Owned(scheduled)
1. Owned (Scheduled) 2. Hired Auto 3. Non-Owned	
*Hired and Non-Owned coverage can be added to the General Liability Policy for both Non-State Farm and State Farm.	

Policy Limits

	HVAC / Renovations	Repair Service	Installation (Includes Gas & Generator, Roofing, Concierge)
Combined Single Limit	\$1,000,000.00	\$300,000.00	\$300,000.00
<i>Or split limits as follows</i>			
Bodily Injury per person	n/a	\$100,000.00	\$100,000.00
Bodily Injury per accident	n/a	\$300,000.00	\$300,000.00
Property Damage	n/a	\$50,000.00	\$50,000.00

3. Workers' Compensation and Employers Liability Limits

	HVAC / Renovations	Repair Service	Installation (Includes Gas & Generator, Roofing, Concierge)
Bodily injury each accident	\$500,000.00	\$100,000.00	\$100,000.00
Each employee for disease	\$500,000.00	\$100,000.00	\$100,000.00

Policy limit for disease	\$500,000.00	\$100,000.00	\$100,000.00
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4. Roofing Requirements

1. Description of Operations section for Commercial General Liability certificate must include the following statement “Roofing coverage is applicable and/or included under the General Liability policy referenced above.”

5. General Requirements

1. Harvest River Construction and any and all subsidiaries* must be named as an additional insured with respect to Commercial General Liability (including products liability) and Automobile Liability policies. A waiver of subrogation shall be provided to Harvest River Construction and any subsidiary with respect to the Commercial General Liability, Products Liability and Automobile Liability, *naming Harvest River Construction is an acceptable alternative to the language shown above.
2. Commercial General Liability, Products Liability and Automobile Liability shall be endorsed to state coverage that is primary over any other available insurance.
3. Policy must provide prior written notice of cancellation via email (preferred) or regular mail.
4. Insurance must be written by an insurance company with a minimum rating of Best’s B+, VI or its Moody’s or Fitch equivalent and authorized to do business in the United States of America. Show complete name and NAIC# for all insurance carriers as listed on the A.M. Best Property & Casualty Guide.
5. Most current ISO (Insurance Services Office, Inc.) form for all coverages.
6. Compliant Certificates of Insurance (Acord form or equivalent) must be provided to Harvest River Construction before any work and/or service can commence. Insurance renewals must be submitted prior to expiration of current policies on file. Failure to provide compliant certificates will delay the vendor from receiving Orders.
7. Receipt date of certificate must not exceed 30 days from issue date.
8. If the insured has multiple policies with different expiration dates only list the policy/policies that are being renewed.
9. Certificates must be signed or signed via electronic signature by an authorized representative.
10. No hand-written modifications to the certificate can be accepted.
11. Name of insured on the certificate of insurance must appear exactly as name of the contracting entity on application-no exceptions.
12. Certificate holder:

Harvest River Construction
7105 Peach Ct. STE 202
Brentwood, TN 37027