

# "SAMPLE" CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVES OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATIONS IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<p><b>PRODUCER</b></p> <p>Agent or Broker Name Address</p>	<p><b>CONTACT NAME:</b></p> <p><b>PHONE (A/C, No, Ext):</b> _____ <b>FAX (A/C, No):</b> _____</p> <p><b>E-MAIL ADDRESS:</b> _____</p> <p><b>PRODUCER CUSTOMER ID #:</b> _____</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 80%;">INSURER(S) AFFORDING COVERAGE</th> <th style="width: 20%;">NAIC #</th> </tr> <tr> <td>INSURER A:</td> <td></td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> </table> <p><b>NOTE: Insurance carrier(s) rating must be A- (VII) or better as rated by A.M.BEST</b></p>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A:		INSURER B:		INSURER C:		INSURER D:		INSURER E:	
INSURER(S) AFFORDING COVERAGE	NAIC #												
INSURER A:													
INSURER B:													
INSURER C:													
INSURER D:													
INSURER E:													
<p><b>INSURED</b></p> <p>SUBCONTRACTOR'S full name and address as it appears on the policies below</p> <p><b>NOTE: Insureds name must be the exact name the Subcontract Agreement is issued to</b></p>													

**COVERAGES**

**CERTIFICATE NUMBER:**

**REVISION NUMBER:**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF COVERAGE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> GENERAL AGGREGATE LIMIT APPLIES PER <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC	X	X	GL00000	00/00/0000	00/00/0000	EACH OCCURRENCE \$ 1,000,000 DAMAGES TO RENTED PREMISED (Ea occurrence) \$ 50,000 MED EXP ( Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 1,000,000 PRODUCTS-COMP/OP AGG \$ 1,000,000
A	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	X	X	AU00000	00/00/0000	00/00/0000	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
A	<b>EXCESS/ UMBRELLA LIABILITY</b> <input checked="" type="checkbox"/> OCCURRENCE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$	X	X	EX00000	00/00/0000	00/00/0000	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000
A	<b>WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY</b>  NOTE: Out-of-state subs must show that W/C coverage applies in state where work is being performed.		X	WC00000	00/00/0000	00/00/0000	<input checked="" type="checkbox"/> WC STATUTORY <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE- POLICY LIMIT \$ 500,000
	<b>OTHER</b>						

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES

**Job Name - Job City, Job State (B98-000-00)**

ADDITIONAL INSUREDS via attached Endorsement/Form CG 2010(11/85) or the equivalent: KBE Building Corporation and **NAME OF OWNER(S)** with respect to all liability policies. Waiver of subrogation in favor of all additional insureds applies to all liability policies inclusive of Worker's Compensation via attached endorsement. This insurance is primary and non-contributing for all additional insureds.

**CERTIFICATE HOLDER**

**CANCELLATION**

KBE BUILDING CORP. 76 Batterson Park Road Farmington, CT 06032	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE
--	---

Northeast & Mid-Atlantic (excl NY)	Group A	Group B	Group C	Group D
GL Each Occurrence Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL General Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Products/Completed Operations Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Personal Advertising Injury Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Workers Compensation	Statutory	Statutory	Statutory	Statutory
Employers Liability	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M
Auto Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Umbrella Liability	\$1,000,000	\$3,000,000	\$5,000,000	\$10,000,000
<b>Group A:</b>	All Interior Work Not Otherwise Scheduled, All Exterior Work Not Otherwise Scheduled that is 1-story or less			
<b>Group B:</b>	Non-Structural Concrete Work, Non-Structural Steel Work, Façade Work over 1-story, Carpentry, HVAC, Plumbing, Electrical, Exterior Painting, Roofing, Non-Structural Demolition Work, All Exterior Work Not Otherwise Classified that is Above 1-story			
<b>Group C:</b>	Structural Steel Work, Structural Concrete Work, Excavation Work, Building Demolition, Structural Demolition, Foundation Work, Scaffolding Contractors, Elevator Contractors, Shoring and Underpinning work			
<b>Group D:</b>	All Crane Companies, All Crane Operators, Riggers			

Northeast & Mid-Atlantic (excl NY)	Low Hazard	Medium Hazard	High Hazard
<b>Contractors Pollution Liability (CPL)</b>	\$1,000,000	\$2,000,000	\$3,000,000
<b>Low Hazard Trades:</b>	Wood and plastic (carpentry, millwork, and vanity tops); Structural steel; Masonry; Flooring; Painting; Electrical; Specialties (markerboards, toilets/accessories, and lockers); Furnishings; Equipment (kitchen, theater, library, and athletic); Conveying systems		
<b>Medium Hazard Trades:</b>	Drywall; Concrete		
<b>High Hazard Trades:</b>	Site/dirt work (excavation, paving, landscaping, and digging); Drilling or any subsurface work; Moisture protection (roofing, sealants, and siding); Mechanical, electrical, and plumbing; Environmental services work/Abatement; Demolition; Any building envelope work; Doors and windows (doors, frames, hardware, glass, and glazing); Curtain wall		

Northeast & Mid-Atlantic (excl NY)	Design Assist/Delegated Design
<b>Professional Liability (PL)</b>	\$2,000,000
<b>Design Assist Trades: (such as MEP, HVAC, Electrical, Building Envelope subs, etc.)</b>	Before a project starts, all contractors and/or subcontractors that provided any type of DESIGN SERVICE or DESIGN ADVICE, whether directly or indirectly, including but not limited to shop drawings or calculations, should confirm that Professional Liability (PL) coverage is in place until the project is completed - this can be a Professional Liability policy or part of a CPPI policy.

States:
Connecticut
Delaware
District of Columbia
Maine
Maryland
Massachusetts
New Hampshire
New Jersey
North Carolina
Pennsylvania
Rhode Island
Vermont
Virginia

New York (Excl 5 Boroughs)	Group A	Group B	Group C	Group D
GL Each Occurrence Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL General Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Products/Completed Operations Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Personal Advertising Injury Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Workers Compensation	Statutory	Statutory	Statutory	Statutory
Employers Liability	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M
Auto Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Umbrella Liability	\$1,000,000	\$3,000,000	\$8,000,000	\$23,000,000
<b>Group A:</b>	All Interior Work Not Otherwise Scheduled, All Exterior Work Not Otherwise Scheduled that is 1-story or less			
<b>Group B:</b>	Non-Structural Concrete Work, Non-Structural Steel Work, Façade Work over 1-story, Carpentry, HVAC, Plumbing, Electrical, Exterior Painting, Roofing, Non-Structural Demolition Work, All Exterior Work Not Otherwise Classified that is Above 1-story			
<b>Group C:</b>	Structural Steel Work, Structural Concrete Work, Excavation Work, Building Demolition, Structural Demolition, Foundation Work, Scaffolding Contractors, Elevator Contractors, Shoring and Underpinning work			
<b>Group D:</b>	All Crane Companies, All Crane Operators, Riggers			

New York (Excl 5 Boroughs)	Low Hazard	Medium Hazard	High Hazard
<b>Contractors Pollution Liability (CPL)</b>	\$1,000,000	\$2,000,000	\$3,000,000
<b>Low Hazard Trades:</b>	Wood and plastic (carpentry, millwork, and vanity tops); Structural steel; Masonry; Flooring; Painting; Electrical; Specialties (markerboards, toilets/accessories, and lockers); Furnishings; Equipment (kitchen, theater, library, and athletic); Conveying systems		
<b>Medium Hazard Trades:</b>	Drywall; Concrete		
<b>High Hazard Trades:</b>	Site/dirt work (excavation, paving, landscaping, and digging); Drilling or any subsurface work; Moisture protection (roofing, sealants, and siding); Mechanical, electrical, and plumbing; Environmental services work/Abatement; Demolition; Any building envelope work; Doors and windows (doors, frames, hardware, glass, and glazing); Curtain wall		

New York (Excl 5 Boroughs)	Design Assist/Delegated Design
<b>Professional Liability (PL)</b>	\$2,000,000
<b>Design Assist Trades: (such as MEP, HVAC, Electrical, Building Envelope subs, etc.)</b>	Before a project starts, all contractors and/or subcontractors that provided any type of DESIGN SERVICE or DESIGN ADVICE, whether directly or indirectly, including but not limited to shop drawings or calculations, should confirm that Professional Liability (PL) coverage is in place until the project is completed - this can be a Professional Liability policy or part of a CPPI policy.

States:
New York (Excluding 5 Boroughs)

NY - 5 Boroughs	Group A	Group B	Group C	Group D
GL Each Occurrence Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL General Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Products/Completed Operations Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Personal Advertising Injury Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Workers Compensation	Statutory	Statutory	Statutory	Statutory
Employers Liability	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M
Auto Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Umbrella Liability (5 boroughs)	\$1,000,000	\$5,000,000	\$10,000,000	\$25,000,000
<b>Group A:</b>	All Interior Work Not Otherwise Scheduled, All Exterior Work Not Otherwise Scheduled that is 1-story or less			
<b>Group B:</b>	Non-Structural Concrete Work, Non-Structural Steel Work, Façade Work over 1-story, Carpentry, HVAC, Plumbing, Electrical, Exterior Painting, Roofing, Non-Structural Demolition Work, All Exterior Work Not Otherwise Classified that is Above 1-story			
<b>Group C:</b>	Structural Steel Work, Structural Concrete Work, Excavation Work, Building Demolition, Structural Demolition, Foundation Work, Scaffolding Contractors, Elevator Contractors, Shoring and Underpinning work			
<b>Group D:</b>	All Crane Companies, All Crane Operators, Riggers			

NY - 5 Boroughs	Low Hazard	Medium Hazard	High Hazard
<b>Contractors Pollution Liability (CPL)</b>	\$1,000,000	\$2,000,000	\$3,000,000
<b>Low Hazard Trades:</b>	Wood and plastic (carpentry, millwork, and vanity tops); Structural steel; Masonry; Flooring; Painting; Electrical; Specialties (markerboards, toilets/accessories, and lockers); Furnishings; Equipment (kitchen, theater, library, and athletic); Conveying systems		
<b>Medium Hazard Trades:</b>	Drywall; Concrete		
<b>High Hazard Trades:</b>	Site/dirt work (excavation, paving, landscaping, and digging); Drilling or any subsurface work; Moisture protection (roofing, sealants, and siding); Mechanical, electrical, and plumbing; Environmental services work/Abatement; Demolition; Any building envelope work; Doors and windows (doors, frames, hardware, glass, and glazing); Curtain wall		

NY - 5 Boroughs	Design Assist/Delegated Design
<b>Professional Liability (PL)</b>	\$2,000,000
<b>Design Assist Trades: (such as MEP, HVAC, Electrical, Building Envelope subs, etc.)</b>	Before a project starts, all contractors and/or subcontractors that provided any type of DESIGN SERVICE or DESIGN ADVICE, whether directly or indirectly, including but not limited to shop drawings or calculations, should confirm that Professional Liability (PL) coverage is in place until the project is completed - this can be a Professional Liability policy or part of a CPPI policy.

States:
NY 5 Boroughs - Bronx
NY 5 Boroughs - Brooklyn
NY 5 Boroughs - Manhattan
NY 5 Boroughs - Queens
NY 5 Boroughs - Staten Island

Southwest	Group A	Group B	Group C	Group D
GL Each Occurrence Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL General Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Products/Completed Operations Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Personal Advertising Injury Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Workers Compensation	Statutory	Statutory	Statutory	Statutory
Employers Liability	\$500k/\$500k/\$500k	\$500k/\$500k/\$500k	\$500k/\$500k/\$500k	\$500k/\$500k/\$500k
Auto Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Umbrella Liability	\$1,000,000	\$2,000,000	\$3,000,000	\$5,000,000
<b>Group A:</b>	All Interior Work Not Otherwise Scheduled, All Exterior Work Not Otherwise Scheduled that is 1-story or less			
<b>Group B:</b>	Non-Structural Concrete Work, Non-Structural Steel Work, Façade Work over 1-story, Carpentry, HVAC, Plumbing, Electrical, Exterior Painting, Roofing, Non-Structural Demolition Work, All Exterior Work Not Otherwise Classified that is Above 1-story			
<b>Group C:</b>	Structural Steel Work, Structural Concrete Work, Excavation Work, Building Demolition, Structural Demolition, Foundation Work, Scaffolding Contractors, Elevator Contractors, Shoring and Underpinning work			
<b>Group D:</b>	All Crane Companies, All Crane Operators, Riggers			

Southwest	Low Hazard	Medium Hazard	High Hazard
<b>Contractors Pollution Liability (CPL)</b>	\$1,000,000	\$2,000,000	\$3,000,000
<b>Low Hazard Trades:</b>	Wood and plastic (carpentry, millwork, and vanity tops); Structural steel; Masonry; Flooring; Painting; Electrical; Specialties (markerboards, toilets/accessories, and lockers); Furnishings; Equipment (kitchen, theater, library, and athletic); Conveying systems		
<b>Medium Hazard Trades:</b>	Drywall; Concrete		
<b>High Hazard Trades:</b>	Site/dirt work (excavation, paving, landscaping, and digging); Drilling or any subsurface work; Moisture protection (roofing, sealants, and siding); Mechanical, electrical, and plumbing; Environmental services work/Abatement; Demolition; Any building envelope work; Doors and windows (doors, frames, hardware, glass, and glazing); Curtain wall		

Southwest	Design Assist/Delegated Design
<b>Professional Liability (PL)</b>	\$2,000,000
<b>Design Assist Trades: (such as MEP, HVAC, Electrical, Building Envelope subs, etc.)</b>	Before a project starts, all contractors and/or subcontractors that provided any type of DESIGN SERVICE or DESIGN ADVICE, whether directly or indirectly, including but not limited to shop drawings or calculations, should confirm that Professional Liability (PL) coverage is in place until the project is completed - this can be a Professional Liability policy or part of a CPPI policy.

States:
Arizona
New Mexico
Texas

Northwest & West	Group A	Group B	Group C	Group D
GL Each Occurrence Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL General Aggregate Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Products/Completed Operations Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
GL Personal Advertising Injury Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Workers Compensation	Statutory	Statutory	Statutory	Statutory
Employers Liability	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M	\$1M/\$1M/\$1M
Auto Liability	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Umbrella Liability	\$1,000,000	\$3,000,000	\$5,000,000	\$10,000,000
<b>Group A:</b>	All Interior Work Not Otherwise Scheduled, All Exterior Work Not Otherwise Scheduled that is 1-story or less			
<b>Group B:</b>	Non-Structural Concrete Work, Non-Structural Steel Work, Façade Work over 1-story, Carpentry, HVAC, Plumbing, Electrical, Exterior Painting, Roofing, Non-Structural Demolition Work, All Exterior Work Not Otherwise Classified that is Above 1-story			
<b>Group C:</b>	Structural Steel Work, Structural Concrete Work, Excavation Work, Building Demolition, Structural Demolition, Foundation Work, Scaffolding Contractors, Elevator Contractors, Shoring and Underpinning work			
<b>Group D:</b>	All Crane Companies, All Crane Operators, Riggers			

Northwest & West	Low Hazard	Medium Hazard	High Hazard
<b>Contractors Pollution Liability (CPL)</b>	\$1,000,000	\$2,000,000	\$3,000,000
<b>Low Hazard Trades:</b>	Wood and plastic (carpentry, millwork, and vanity tops); Structural steel; Masonry; Flooring; Painting; Electrical; Specialties (markerboards, toilets/accessories, and lockers); Furnishings; Equipment (kitchen, theater, library, and athletic); Conveying systems		
<b>Medium Hazard Trades:</b>	Drywall; Concrete		
<b>High Hazard Trades:</b>	Site/dirt work (excavation, paving, landscaping, and digging); Drilling or any subsurface work; Moisture protection (roofing, sealants, and siding); Mechanical, electrical, and plumbing; Environmental services work/Abatement; Demolition; Any building envelope work; Doors and windows (doors, frames, hardware, glass, and glazing); Curtain wall		

Northwest & West	Design Assist/Delegated Design
<b>Professional Liability (PL)</b>	\$2,000,000
<b>Design Assist Trades: (such as MEP, HVAC, Electrical, Building Envelope subs, etc.)</b>	Before a project starts, all contractors and/or subcontractors that provided any type of DESIGN SERVICE or DESIGN ADVICE, whether directly or indirectly, including but not limited to shop drawings or calculations, should confirm that Professional Liability (PL) coverage is in place until the project is completed - this can be a Professional Liability policy or part of a CPPI policy.

States:
California
Colorado
Idaho
Nevada
Oregon
Utah
Washington