

**KBE Building Corporation**  
Regional Insurance Requirements - All Regions

Insurance Requirements - All Regions	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 - <b>Northeast &amp; Mid-Atlantic (Excl NY)</b> <i>(CT, DE, DC, ME, MD, MA, NH, NJ, NC, PA, RI, VT, VA)</i>	\$1,000,000	\$3,000,000	\$5,000,000	\$10,000,000
Umbrella Liability - <b>New York State (Excl 5 Boroughs)</b> <i>(All NY Locations excluding 5 Boroughs)</i>	\$1,000,000	\$3,000,000	\$8,000,000	\$23,000,000
Umbrella Liability - <b>New York City (5 Boroughs)</b> <i>(Bronx, Brooklyn, Manhattan, Queens, Long Island)</i>	\$1,000,000	\$5,000,000	\$10,000,000	\$25,000,000
Umbrella Liability - <b>Southwest</b> <i>(AZ, NM, TX)</i>	\$1,000,000	\$2,000,000	\$3,000,000	\$5,000,000
Umbrella Liability - <b>Northwest &amp; West</b> <i>(CA, CO, ID, NV, UT, WA)</i>	\$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			

Pollution Requirements - All Regions	Low Hazard	Medium Hazard	High Hazard
Contractors Pollution Liability (CPL)	\$1,000,000	\$1,000,000	\$2,000,000
<b>Low Hazard Trades:</b>	Wood & Plastic (Carpentry, Millwork, & Vanity Tops); Structural Steel; Masonry; Flooring; Painting; Specialties (Markerboards, Toilets/Accessories, & Lockers); Furnishings; Equipment (Kitchen, Theater, Library, & Athletic); Conveying Systems		
<b>Medium Hazard Trades:</b>	Drywall; Concrete; MEP (Mechanical, Electrical, Plumbing)		
<b>High Hazard Trades:</b>	Ongoing Operations: Site/Dirt Work (Excavation, Paving, Landscaping, & Digging); Drilling or any Subsurface Work; Environmental Services Work/Abatement; Demolition Completed Operations: Moisture Protection (Roofing, Sealants, & Siding); Building Envelope Work; Doors & Windows (Doors, Frames, Hardware, Glass, & Glazing); Curtain Wall		

Professional Requirements - All Regions	Design Assist/Delegated Design
Professional Liability (PL)	\$2,000,000
<b>Design Assist Trades:</b> (such as MEP, HVAC, Electrical, Building Envelope subs, etc.)	Before commencing work, all Subcontractors and Sub-subcontractors that provide 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.

Regions	States
<b>Northeast &amp; Mid-Atlantic (Excl NY)</b>	Connecticut (CT), Delaware (DE), District of Columbia (DC), Maine (ME), Maryland (MD), Massachusetts (MA), New Hampshire (NH), New Jersey (NJ), North Carolina (NC), Pennsylvania (PA), Rhode Island (RI), Vermont (VT), Virginia (VA)
<b>New York State (Excl 5 Boroughs)</b>	All locations in New York excluding the 5 Boroughs Cities
<b>New York City (5 Boroughs)</b>	Bronx, Brooklyn, Manhattan, Queens, Staten Island
<b>Southwest</b>	Arizona (AZ), New Mexico (NM), Texas (TX)
<b>Northwest &amp; West</b>	California (CA), Colorado (CO), Idaho (ID), Nevada (NV), Utah (UT), Washington (WA)