

# Standard Insurance Requirements

In order to prequalify subcontractors who would like to work with American General Corporation, the following insurance documents must be collected. **(Please note that this information is for Proof of Insurance/Evidence of Insurance only at this time).**

Subcontractor shall maintain in full force and effect at all times, for the duration of the project and beyond if required by contract, the following insurance:

	COVERAGES	LIMITS OF INSURANCE
General Liability	Each Occurrence Limit	\$1,000,000
	Personal & Advertising Injury Limit	\$1,000,000
	General Aggregate Limit	\$2,000,000
	Products – Completed Operations Aggregate Limit	\$1,000,000
Auto	Combined Single Limit Bodily Injury & Property Damage – Automobile	\$1,000,000
Workers Comp	Worker's Compensation & Employer's Liability – E.L. Ea. Accident	\$1,000,000
	Worker's Compensation & Employer's Liability – E.L. Disease/Ea. Employee	\$1,000,000
	Worker's Compensation & Employer's Liability – E.L. Disease/Policy Limit	\$1,000,000

## SPECIFICS

### Commercial General Liability Certificate of Insurance:

- The \$2 million General Aggregate limit may NOT include or combine with any other coverages; coverage must be a stand alone limit.
- Type of Insurance should be *per Occurrence* not Claims Made. Correct box should be checked.
- It is preferred that the **Cancellation Clause language** be modified to strike the words “endeavor to” and from “but failure to do so . . .” to the end of the line. Some carriers will not allow this but *Dreyfuss prefers this amendment where possible.*
- **30 days** written cancellation notice with **10 days** notice of cancellation for non-payment.
- Carrier should have a rating of A- or higher. (As provided by A.M. Best's Key Rating Guide (Property/Casualty) for the most current year published or at [www.ambest.com](http://www.ambest.com).)

### Additional Insured Endorsement:

- A sample of your policy's additional insured endorsement should be provided. Acceptable forms include: ISO Form CG 20 37 10 01 or CG 20 37 07 04 or CG 20 10 07 04 or CG 20 10 11 85 (or their equivalent on insurer's own paper). *Please include a sample endorsement with your evidence of general liability insurance.*
- Per the terms and conditions of your project contract, you will be required to add the appropriate parties (Dreyfuss, Owner, Lender, etc.) as additional insureds should you be awarded the work.
- **IF YOUR INSURANCE DOES NOT ALLOW THE GENERAL CONTRACTOR TO BE NAMED AS ADDITIONAL INSURED, OR IF ONLY THE GENERAL CONTRACTOR AND NO OTHERS CAN BE NAMED OR IF YOU ARE UNABLE TO SIGN A HOLD HARMLESS AGREEMENT AS PART OF YOUR CONTRACT AGREEMENT, PLEASE NOTIFY US AT ONCE.**
- IF YOUR POLICY EXCLUDES COMMERCIAL MULTIFAMILY CONSTRUCTION, PLEASE NOTIFY US IMMEDIATELY.

**Auto Liability:**

- ***Either*** Any Auto ***or both*** Non-owned and Hired automobiles box should be checked.
- Carrier should have a rating of B+ or higher.

**Worker's Compensation** coverages of \$1M each category are mandated by state law:

- Carrier should have a rating of B+ or higher.

If you have any questions regarding prequalification of your insurance, please contact: **Louie Aurelio**.  
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Thank you.