

<b>Construction Firm Requirements</b>		<b>Engineering/Design Professional Requirements</b>	
<i>Commercial General Liability (CGL)</i>	Written on ISO occurrence form CG 00 01 10/93 or equivalent, covering premises operations, fire damage, independent contractors, products and completed operations, blanket contractual liability, personal injury, and advertising liability Minimum limits: <input type="checkbox"/> \$1,000,000 each occurrence; <input type="checkbox"/> \$1,000,000 general aggregate; <input type="checkbox"/> \$1,000,000 products and completed operations aggregate; and <input type="checkbox"/> \$50,000 any one fire.	<i>Commercial General Liability (CGL)</i>	Written on ISO occurrence form CG 00 01 10/93 or equivalent, covering premises operations, fire damage, independent contractors, products and completed operations, blanket contractual liability, personal injury, and advertising liability Minimum limits: <input type="checkbox"/> \$1,000,000 each occurrence; <input type="checkbox"/> \$1,000,000 general aggregate; <input type="checkbox"/> \$1,000,000 products and completed operations aggregate; and <input type="checkbox"/> \$50,000 any one fire.
<i>Auto</i>	<input type="checkbox"/> any auto (including owned, hired and non-owned autos) <input type="checkbox"/> minimum of \$1,000,000 each accident combined single limit	<i>Auto</i>	<input type="checkbox"/> any auto (including owned, hired and non-owned autos) <input type="checkbox"/> minimum of \$1,000,000 each accident combined single limit
<i>Workmen's Comp</i>	Minimums of: <input type="checkbox"/> \$100,000 each accident; <input type="checkbox"/> \$100,000 disease each employee <input type="checkbox"/> \$500,000 policy limit	<i>Workmen's Comp</i>	Minimums of: <input type="checkbox"/> \$100,000 each accident; <input type="checkbox"/> \$100,000 disease each emp'ee <input type="checkbox"/> \$500,000 policy limit
<i>Professional Liability</i>	N/A	<i>Professional Liability</i>	Minimum of <input type="checkbox"/> \$1,000,000 per occurrence and <input type="checkbox"/> \$1,000,000 in the aggregate  Written on an occurrence form that provides coverage for its work undertaken pursuant to the Housing Rehabilitation Contract.  If a policy written on an occurrence form is not commercially available, the claims-made policy shall remain in effect for the duration of the Housing Rehabilitation Contract and for at least 2 years beyond the completion and acceptance of the work under the Housing Rehabilitation Contract, or, alternatively, a 2 year extended reporting period must be purchased.
<i>Builder's Risk</i>  (New construction only- Strongly recommended)	Property insurance written on a builder's risk "all-risk" or equivalent policy form  In the amount of the initial construction/rehabilitation costs, plus value of subsequent modifications and cost of materials supplied or installed by others, comprising total value for the entire Project at the site on a replacement cost basis without optional deductibles.  Maintained, unless otherwise agreed in writing by all persons and entities who are beneficiaries of such insurance, until final payment has been made or until no person or entity other than the property owner has an insurable interest in the property.  All associated deductibles shall be the responsibility of Builder; may have a deductible clause but not to exceed \$10,000.  Shall include partial use by Builder and/or property owner.  Amount shall be increased to include the cost of any additional work to be done on the project, or materials or equipment to be incorporated in the project, under other	<i>Builder's Risk</i>	N/A

	independent contracts let or to be let.		
<i>Pollution Liability (strongly recommended)</i>	<p>If Builder is providing directly or indirectly work with known pollution/environmental hazards,</p> <p>Must include contractual liability coverage.</p> <p>Minimum of \$1,000,000 with maximum deductible of \$25,000 to be paid by the Builder.</p>	<i>Pollution Liability</i>	N/A
<i>Umbrella</i>	N/A	<i>Umbrella</i>	N/A