

Construction Contractor Insurance Requirements

Worker's Compensation and Employer's Liability Insurance

- | | |
|--------------------------|---|
| a. Worker's Compensation | Statutory Requirement |
| b. Employers Liability | \$500,000 bodily injury each accident |
| | \$500,000 bodily injury by disease for each employee. |
| | \$500,000 bodily injury/disease aggregate |
- Statutory worker's compensation covering each and every worker employed in connection with the work as provided in the statutes applicable to worker's compensation.

1. Commercial General Liability – ISO 1998 Form or equivalent.

	a. Limits	\$2,000,000	General Aggregate
		\$2,000,000	Products/Completed Op
Aggregate		\$1,000,000	Personal & Advertising
Injury		\$1,000,000	Each Occurrence
		\$ 50,000	Fire Damage
		\$ 5,000	Medical Expense

b. Coverage to include:

- Premises and Operations
- Explosions, Collapse and Underground Hazards
- Personal / Advertising Injury
- Products / Completed Operations
- Liability assumed under an Insured Contract (including defense costs assumed under contract)
- Broad Form Property Damage
- Independent Contractors
- Designated Construction Projects(s) General Aggregate Limit, ISO CG 2503 (1997 Edition)
- Additional Insured—Owners, Lessees or Contractors Endorsement, ISO Form 2010 (10 01 Edition or equivalent)
- Additional Insured—Owners, Lessees or Contractors Endorsement, ISO CG 2037 (10 01 Edition or equivalent)

2. Automobile Liability

a. Bodily Injury/Property Damage: Combined Single Limit of \$1,000,000

b. Coverage must include:

- Owned Vehicles
- Non-owned Vehicles
- Hired Vehicles
- Personal Injury Protection (where applicable)
- Duke University must be named as an additional insured.

3. Umbrella Liability (applies to projects totaling \$10,000,000 or more)

a. Umbrella Liability Limits: \$ 5,000,000 each occurrence/aggregate

b. Duke University must be named as an additional insured. Coverage is in excess of General Liability, Automobile Liability, and Employers Liability

4. Contractors Pollution Liability

Duke University may require this coverage whenever work at issue under this contract involves potential pollution risk to the environment or losses caused by pollution conditions (including asbestos) that may arise from the operations of the Contractor described in the Contractor's scope of services. Policy shall cover the Contractor's completed operations. This coverage is to include sudden and gradual coverage for third-party liability including defense costs and completed operations. On the Automobile Liability Coverage, endorsements CA9948 and MCS-90 are required if the Contractor is transporting any type of hazardous materials.

5. Duke University requires that all policies of insurance be written on a primary basis, non-contributory with any other insurance coverages and/or self-insurance carried by the University.