

INSURANCE RIDER

Project: Projects as assigned

Contractor shall obtain insurance with limits at least equal to those specified below.

TYPE OF INSURANCE

LIMITS OF LIABILITY

COMMERCIAL GENERAL LIABILITY

Occurrence Form	Bodily Injury/Property Damage (CSL)	
Comprehensive Form	Each Occurrence	\$1,000,000
Premises/Operations	General Aggregate	\$2,000,000
Products/Completed Operations	Products Comp/OPS Aggregate	\$2,000,000
Contractual Liability	Personal & Advertising Injury	\$1,000,000
Independent Contractors		
Personal Injury		
Explosion/Collapse/Underground (XCU)		
General Aggregate applies on a "per project" basis		

AUTOMOBILE

Any Automobile	Bodily Injury (Per Person)	\$1,000,000
All Owned Automobiles	Bodily Injury (Per Accident)	\$1,000,000
Hired Automobiles	Property Damage	\$1,000,000
Non-Owned Automobile	or Bodily Injury/Property Damage (CSL)	\$1,000,000

UMBRELLA LIABILITY

Each Occurrence	\$1,000,000
Aggregate	\$1,000,000

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY

(Must Extend To Every Employee, Including Owners)

Coverage "A"	Statutory
Coverage "B"	
Each Accident	\$100,000
Disease - Policy Limit	\$500,000
Disease - Each Employee	\$100,000

PROFESSIONAL LIABILITY

Contractors producing shop drawings and signing off on designs must carry Professional Liability Insurance Coverage.

The Commercial General Liability coverage must include **ORB Management**, the Owner and others as required in the Contract Documents, as ADDITIONAL INSUREDS. The insurance policy to which this Additional Insured endorsement is added shall apply on a primary basis, and the Additional Insured's own CGL policy shall be noncontributory.

The Additional Insured endorsement(s) must be ISO forms CG 2010 & CG 2037 (10-01 editions on both) or their equivalent and provide Products/Completed Operations coverage. Products/Completed Operations coverage shall remain in effect for at least two (2) years from the date of acceptance of the project.

It is understood and agreed that the insurance coverages and limits, required above, shall not limit the extent of the Contractor's responsibilities and liabilities specified within the Contract Documents or by law.

Limits of liability beyond those required above by Owner, or any type of insurance not described above which any Contractor normally requires for its own protection, or which Contractor is required by law to carry, shall be Contractor's responsibility and at Contractor's own expense.

The policies obtained and maintained to provide the specified insurance must provide that the required coverage and limits will not be altered, cancelled or allowed to expire without at least 30 days prior written notice to OWNER & ORB Management.

Before beginning any work under this contract, CONTRACTOR will provide to OWNER & ORB Management insurance certificates showing compliance with these insurance specifications.

_____	_____
<i>(Owner)</i>	<i>(Contractor)</i>
By _____	By _____
Its _____	Its _____
Date _____	Date _____