## SCHEDULE A

## Contractor's Minimum Insurance Requirements

Compliance by the Seller with the insurance requirement set forth herein shall not relieve the Seller from liability for amounts in excess of the required limits of insurance.

The types of insurance and minimum limits required hereunder are:

- a) Worker's Compensation Insurance with statutory limits, as required by the State of Georgia
- b) Employer's Liability Insurance with limits of not less than \$1,000,000 to any one person;
  - (1) USL&H, FELA, Jones Act & Continental Shelf Act endorsements, if applicable.
- c) Commercial General Liability Insurance, written <u>on an occurrence form</u> including explosion, collapse, and underground:

\$1,000,000	Each Occurrence (BI & PD Combined Single Limit)
\$2,000,000	General Aggregate (Per Project)*
\$1,000,000	Personal Injury and Advertising Liability
\$1,000,000	Products & Completed Operations Aggregate
	Contractual Liability to cover all Liabilities assumed under this purchase
	order or Contract subject to policy exclusions.
\$100,000	Premises Legal Liability
\$10,000	Medical Expense

- d) Automobile Liability Insurance covering all non-owned, and hired automobiles used in connection with the Seller's work with combined single limits for Bodily Injury and Property Damage of not less than \$1,000,000 per accident.
- e) Professional Liability Insurance, if applicable, with limits of not less than \$5,000,000 each occurrence.
- f) Umbrella Liability Insurance excess of all the above required coverages with a minimum limit of \$5,000,000 each occurrence.

In addition to the above Insurance requirements, Seller shall obtain and keep in force until Owner Occupancy an All Risk Builders Risk Policy with limits of liability equal to or exceeding the full Contract Value of the Project. Such Insurance shall be primary in the event of any covered loss. Grady Health System (Owner) shall be included as an additional insured under all coverages (except workers' compensation and employers' liability) as required by this purchase order or Contract and such additional insured status shall be specifically identified on the certificate of insurance.

Prior to commencement of work, the Seller shall deliver to Owner's Agent, insurance certificates evidencing that the required insurance is in force with insurance companies satisfactory to Owner (Minimum A.M. Best A-VII). All certificates of insurance required hereunder shall specifically state that there shall be no material change in, or cancellation of, the policy or policies evidenced except upon 30 days prior written notice via certified mail to Owner's Agent and that 30 days prior to the renewal date. The Seller shall furnish Owner's Agent with updated or replacement certificates of insurance that clearly evidence continuation of coverages in the same manner, limits and protections as required by Owner and Owner's Agent.

Such insurance as required shall be kept in force by the Seller continuously during the life of this purchase order or Contract and for a period of not less than 90 days after the date of final completion; additionally, the Completed Operations insurance required herein under shall be kept in force by the Seller for a period of not less than three (3) years after the date of final completion.