

# **Basic Insurance Requirements**

The following summarizes Hexagon Purus North America Holdings Inc. and its subsidiaries' ("HEXAGON PURUS") basic insurance requirements for Contractors, including Sub-Contractors and Independent Contractors. The Contractor shall at its expense, procure and maintain required insurance coverages as outlined below.

1. Workers' Compensation in compliance with appropriate federal state laws and Employer's Liability Insurance with limits of not less than:

\$1,000,000 each accident for bodily injury by accident; \$1,000,000 each employee for bodily injury by disease; \$1,000,000 policy limit for bodily injury by disease.

If there is an exposure of injury to Contractor's employees under the U.S. Longshore and Harbor Workers Compensation Act, the Jones Act, under laws regulations or statutes applicable to maritime employees, or any other applicable rule or regulation related to exposure of injury to employees, coverage shall be included for such injuries or claims. Insurance requirements to be shown on certificates (or applicable evidenceof coverage):

- Advise Deductible or Self-Insured Retention, if any
- Other States Coverage
- Waiver of Subrogation

### 2. General Liability Insurance (CGL):

Commercial general liability on an occurrence coverage form. The limits of liability shall not be less than:

- \$1,000,000 each occurrence (combined single limit for bodily injury and property damage);
- \$1,000,000 for personal and advertising injury liability;
- \$2,000,000 aggregate on products and completed operations;
- \$2,000,000 general aggregate.

**Additional Insured Endorsement:** Blanket additional insured coverage should be requested to include HEXAGON PURUS, its respective officers, directors and employees, and any other party, as may be required. Additional Insured Endorsements ISO Form 20 38 04 13 and ISO Form 20 37 04 13, or their equivalent, toinclude ongoing operations, completed operations, and "upstream parties."

Insurance requirements to be shown on certificates:

- Advise Deductible or Self-Insured Retention, if any
- Per Project General Aggregate ISO Form GC 2503 Designated Construction Project General Aggregate Limit, or its equivalent.
- Primary and Non-Contributory Wording



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Waiver of Subrogation

### 3. Automobile Liability Insurance:

\$1,000,000 combined single limit each accident for bodily injury and property damage. Include coverage on all owned, hired, and non-owned automobiles.

**Additional Insured Endorsement:** Blanket additional insured coverage should be requested to include HEXAGON PURUS, its respective officers, directors and employees, and any other party, as may be required. Additional Insured Endorsements ISO Form 20 38 04 13 and ISO Form 20 37 04 13, or their equivalent, toinclude ongoing operations, completed operations, and "upstream parties."

Insurance requirements to be shown on certificates:

- Advise Deductible or Self-Insured Retention, if any
- Primary and Non-Contributory wording
- Pollution Liability Broadened Coverage for Autos ISO Form CA 9948
- Waiver of Subrogation

### 4. Umbrella Liability Insurance:

Umbrella liability of not less than \$2,000,000, in excess of employer's liability, general liability insurance and automobile liability coverage.

### 5. Certificates of Insurance – All of the above policies contain:

The Contractor shall furnish certificates of insurance and applicable endorsements to HEXAGON PURUS before the Contractor commences any work. All certificates of insurance shall name the certificate holder as HEXAGON PURUS NORTH AMERICA HOLDINGS INC. AND ITS SUBSIDIARIES addressed to 3335 Susan St. Suite 100, Costa Mesa, CA 92626, Attention: [Full Name of HEXAGON PURUS contact]. Insurance carrier(s) must have an A.M. Best Rating of A-VII or Better and licensed to do business in all states. Insurance carrier must be accepted under state guarantee funds where applicable. The certificate should state that the insurance may not be cancelled or non-renewed without 30 days' prior written notice to HEXAGON PURUS. A copy of policy and/or endorsement(s) providing notice of cancellation or non-renewal is to be attached to the certificate of insurance.

Certificates of insurance shall be mailed to:

Hexagon Purus North America Holdings Inc. and its subsidiaries ATTN: [FULL NAME OF HEXAGON PURUS CONTACT] 3335 Susan St. Suite 100, Costa Mesa, CA 92626

With a digital copy e-mailed to:

coi@hexagonpurus.com

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### 6. Insurance Requirements for Sub-Trade Contractors and Independent Contractors:

The Contractor shall ensure that all tiers of his Sub-Contractors and Independent Contractors shall maintain insurance in like form and amounts, including the Additional Insured and certificate of insurance requirements. Each Sub-Contractor and Independent Contractors shall provide certificates of insurance and applicable endorsements to the Contractor *prior to the start* of the Sub-Contractor's and Independent Contractors work on this project.

### 7. Acceptance/Compliance:

The required insurance shall be subject to the approval of HEXAGON PURUS, but any acceptance of insurance certificates by HEXAGON PURUS shall in no way limit or relieve Contractor of the duties and responsibilities stipulated in the Contract Agreement. If higher limits or other forms of insurance (e.g., professional liability, aircraft insurance, builders' risk, hazardous materials or pollution liability) are required by HEXAGON PURUS, the Contractor will comply with such requirements. HEXAGON PURUS may take such steps as necessary to assure Contractor's compliance with insurance requirements. In the event the Contractor fails to maintain minimum insurance coverage as required or provide written evidence of required certificates and/or endorsements, HEXAGON PURUS may maintain such coverage and charge the expense to the Contractor, terminate this agreement and/or withhold payment.

#### 8. Waiver:

A failure or delay in enforcing any obligation hereunder does not amount to a waiver of that obligation. A waiver of a breach of a term does not amount to a waiver of a breach of any other term. A waiver of a particular obligation in one circumstance will not prevent HEXAGON PURUS from subsequently requiring compliance with the obligation on other occasions.

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