

Morgan-Keller, Inc.
General Insurance Requirements

The following is a listing of general insurance requirements that Morgan-Keller, Inc. requires of all subcontractors as outlined in the subcontract agreement. These requirements also extend to second tier subcontractors. It is your responsibility to assure that your subcontractors are in compliance with these coverage limits.

COMMERCIAL LIABILITY

| | |
|--|----------------|
| General Aggregate | \$1,000,000.00 |
| Products-Completes/Operations | |
| Aggregate | \$1,000,000.00 |
| Personal & Advertising Injury | \$ 500,000.00 |
| Each Occurrence | \$ 500,000.00 |
| Fire Damage (Any one fire) | \$ 50,000.00 |
| Medical Expense (Any one person) | \$ 5,000.00 |
| Underground Explosion/Collapse (Applicable Trades Only) | \$1,000,000.00 |

AUTOMOBILE LIABILITY

| | |
|--|----------------|
| Combined Single Limit Bodily Injury And Property Damage | \$1,000,000.00 |
|--|----------------|

EXCESS LIABILITY

| | |
|-----------------|----------------|
| Each Occurrence | \$1,000,000.00 |
| Aggregate | \$1,000,000.00 |

**WORKER'S COMPENSATION &
 EMPLOYER'S LIABILITY**

| | |
|-------------------------|---------------|
| Coverage A | |
| Worker's Compensation | Statutory |
| Coverage B | |
| Each Accident | \$ 100,000.00 |
| Disease – Policy Limit | \$ 500,000.00 |
| Disease – Each Employee | \$ 100,000.00 |

In addition, the certificate must indicate a job name and list Morgan-Keller, Inc, not only as certificate holder, but also as additionally insured.