



Subcontractor's Insurance Requirements

Please send this document to your insurance broker to request a certificate with all of your coverages shown including, but not limited to, worker's compensation, general liability, commercial umbrella, and commercial automobile.

General Liability

All certificates shall indicate the coverage is provided on the "Occurrence" basis rather than on a "Claims-Made" basis. Employers' Liability Insurance, with a limit of not less than \$1,000,000.00 per occurrence, \$2,000,000.00 aggregate liability, and \$2,000,000.00 products and complete operations.

Workers' Compensation Limits and Employer's Liability

Contractor's worker's compensation insurance policy shall have a limit of not less than \$500,000.00 per accident and \$500,000.00 disease coverage per employee. Waiver of subrogation must apply to all policies in favor of Iron Baluster, LLC dba Viewrail, LLC.

Commercial Umbrella

Contractor may obtain an optional umbrella liability policy to cover any gaps between Contractor's current insurance coverage and the insurance coverage minimums referenced above provided that said umbrella policy affords coverage with the same terms and conditions as the policies mentioned above.

*Any umbrella liability policy obtained by Contractor cannot be used in place of any applicable worker's compensation insurance coverage requirements.

Automobile Liability Limits

Covering all owned, hired, and non-owned automobiles and other vehicles and equipment with a combined single limit of not less than \$1,000,000.00.

Certificate Holder and additional insured:

Iron Baluster, LLC dba Viewrail, LLC

C/O Subcontractor Insurance

1722 Eisenhower Dr. North

Goshen, IN 46526

Certificates and endorsements must be received and approved prior to any work being done by Subcontractor's personnel on the above project.