

INSURANCE REQUIREMENTS

The following is the minimum insurance and limits that the Company must maintain. If the Company maintains higher limits or broader coverage than the minimums shown below, FCS requires and shall be entitled to the broader coverage and higher limits maintained by the Company. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to FCS.

Commercial General Liability Insurance

Company shall procure and maintain Commercial General Liability Insurance in an amount not less than \$1,000,000 per occurrence and \$2,000,000 aggregate, including contractual liability insurance, product and completed operations, personal injury, bodily injury, physical abuse, sexual misconduct and sexual molestation, property damage and advertising injury, and any other type of liability for which this contract applies. Policy shall be written on an "occurrence" form. This coverage shall cover the use of all equipment, hoists, and vehicles on the site(s) not covered by Automobile Liability under this contract.

Automobile Liability Insurance

Company shall procure and maintain Automobile Liability Insurance with limits of liability of not less than \$1,000,000 per accident, for bodily injury and property damage, if vehicles are to be used in the delivery of or in the completion of services and work.

Insurance shall include all owned, non-owned and hired vehicle liability. If the organization does not own any vehicles in the corporate name, non-owned vehicles coverage shall apply and must be endorsed on either the Company's personal automobile policy or the Commercial General Liability coverage required under this Contract.

Workers' Compensation and Employer's Liability (Required if Company, entity, or company employs workers.) Workers' Compensation and Employers Liability coverage must be provided in compliance with the applicable Workers' Compensation Act(s) of the state(s) wherein the work is to be performed or where jurisdiction could apply in amounts required by statutes. Employer's Liability Insurance, with limits of liability of not less than \$1,000,000 per accident for bodily injury or disease.

Other Insurance Provisions

The insurance policies shall contain or be endorsed to contain, the following provisions:

- Commercial General Liability, Workers' Compensation and Employer's Liability insurance policies shall contain a **waiver of subrogation** in favor of FCS.
- Commercial General Liability, Automobile Liability, and Umbrella Liability shall include an endorsement making **FCS an Additional Insured** under such policies.

Certificates of Insurance (COI)

- Certificate of Insurance must indicate all required coverages, endorsements and waivers that are in force and filed under this Agreement. The Certificate of Insurance should be issued on an ACCORD Form 25 or comparable form.
- Each and every insurance agent shall warrant, when executing the certificate of insurance, that they are acting as an authorized representative on behalf of the Company providing coverage to the Contract as required by this document and that he/she is licensed by the State of Georgia to conduct business in the State of Georgia and that the companies providing insurance coverage to the Company are currently licensed by the State of Georgia and are currently in good standing with the Commissioner of Insurance for the State of Georgia.