

Insurance Requirements

The following requirements apply once a client has selected you for a program.

It is not necessary to meet these requirements until you are notified of selection for a specific program.

Limits of liability shall be written on an occurrence basis. A 30-day cancellation notice to Crawford Contractor Connection, Inc. shall be given. Payment for the above referenced policy is the sole responsibility of each Service Provider Participant. Crawford Contractor Connection must have a current Certificate of Insurance on file for each Service Provider Participant **prior** to receiving claims. The below listed limits are a minimum.

- **General Liability:**
 - \$1,000,000 Each Occurrence to include:
 - Premises and Operations Liability
 - Products and Completed Operation Liability
 - Broad Form Property Damage/Damage to Property Liability
 - Independent Contractors Liability
 - Personal Injury Liability

- **Automobile Liability:**
 - \$1,000,000 Combined Single Limit
(Described or All Owned Autos AND Non Owned, Hired Autos)

- **Proof of Worker's Compensation**

- **Contractors Pollution Liability or Excess Umbrella**
 - \$1,000,000 Each Occurrence
(As referenced in matrix on next page)

- **Bailment Coverage**
 - \$250,000
(As referenced in matrix on next page)

The information below must also be included on your insurance certificate:

- **Additional Insured:**

"Crawford and Company and Crawford Contractor Connection, a division of Crawford & Company, are named as additional insured for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers' Compensation). The General Liability and Contractors Pollution Liability policies provide completed operations coverage for the insured or the additional insureds. The General Liability and Contractors Pollution insurance policies shall be primary and non-contributory."

- **General Liability:**

General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Broad Form Property Damage/Damage to Property Liability, Independent Contractors Liability and Personal Injury Liability.

- **Certificate Holder:**

Crawford Contractor Connection
539 Riverbend Drive
Kitchener, ON, N2K 3S3

Insurance Requirements (continued)

In addition to the above listed requirements, please see below:

Type of Contractor	Additional Insurance Requirements based on trade(s) selection (Insurance requirements may change if contractor is selected for additional trades.)
General Contractor only (or any trade other than water mitigation)	Sample #1 <ul style="list-style-type: none"> • Excess Liability: \$1,000,000 Each Occurrence
Water Mitigation only*	Sample #2 <ul style="list-style-type: none"> • Contractors Pollution Liability: \$1,000,000 Each Occurrence • The following statement will need to be added to Additional Insured wording: "Contractors Pollution Liability insures the full scope of services provided by the insured and provides coverage under the terms of the policy for losses that are a result of exposure to fungus, bacteria, asbestos, and lead."
Full Service (General Contractor or any other trade in combination with water mitigation*)	Sample #3a <ul style="list-style-type: none"> • Contractors Pollution Liability: \$1,000,000 Each Occurrence • The following statement will need to be added to Additional Insured wording: "Contractors Pollution Liability insures the full scope of services provided by the insured and provides coverage under the terms of the policy for losses that are a result of exposure to fungus, bacteria, asbestos, and lead. Subcontracted work is not excluded." Sample #3b <ul style="list-style-type: none"> • Contractors Pollution Liability: \$1,000,000 Each Occurrence • Excess Liability: \$1,000,000 Each Occurrence • The following statement will need to be added to Additional Insured wording: "Contractors Pollution Liability insures the full scope of services provided by the insured and provides coverage under the terms of the policy for losses that are a result of exposure to fungus, bacteria, asbestos, and lead."
Cleaners, Textile Restoration, and Fire & Smoke	Sample #4 <ul style="list-style-type: none"> • Bailment Coverage: \$250,000

*** Note: Contractor Connection Program Requirements DO NOT allow any Service Provider to subcontract water mitigation services under any circumstances.**

SAMPLE A

FOR FULL SERVICE CONTRACTORS HANDLING WATER MITIGATION



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
Issue Date

PRODUCER Agent Name Address Phone Number Fax Number	THIS CERTIFICATION IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.												
INSURED Insured Name and Address ** Must include 'DBA' name if different	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 80%;">INSURERS AFFORDING COVERAGE</th> <th style="width: 20%;">NAIC #</th> </tr> <tr> <td>INSURER A: Insurance Company</td> <td></td> </tr> <tr> <td>INSURER B: Insurance Company</td> <td></td> </tr> <tr> <td>INSURER C: Insurance Company</td> <td></td> </tr> <tr> <td>INSURER D: Insurance Company</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> </table>	INSURERS AFFORDING COVERAGE	NAIC #	INSURER A: Insurance Company		INSURER B: Insurance Company		INSURER C: Insurance Company		INSURER D: Insurance Company		INSURER E:	
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COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR	ADD'L	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS								
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B	X	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> DESCRIBED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	CAP-12345 Must Reflect "All Owned Autos" or "Described Autos" and "Hired Autos" and "Non-Owned Autos", which may be included in the General Liability policy.	4/1/10	4/1/11	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ GARAGE LIABILITY <input type="checkbox"/> ANY AUTO AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$ EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$								
C		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER	WC-000111	4/1/10	4/1/11	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><input type="checkbox"/> WC STATUTORY LIMITS</td> <td style="width: 50%;"><input type="checkbox"/> OTHER</td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </table>	<input type="checkbox"/> WC STATUTORY LIMITS	<input type="checkbox"/> OTHER	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT	\$
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D		Contractor Pollution Liability * See NOTE at bottom of page	CPL-34567	4/1/10	4/1/11	Each Occurrence \$1,000,000								

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers' Compensation and Automobile Liability). The General Liability and Contractors Pollution Liability policies provide completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution insurance policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Broad Form Property Damage/Damage to Property Liability, Independent Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured and provides coverage under the terms of the policy for losses that are a result of exposure to fungus, bacteria, asbestos, and lead. Subcontracted Work is not excluded.

CERTIFICATE HOLDER

CANCELLATION

Crawford Contractor Connection <small>1022 Gate Parkway, Suite 304</small> Contractor Connection <small>Jacksonville, FL 32256</small> 10550 Deerwood Park Blvd. Suite100 Jacksonville, FL 32256 (904) 224-6408	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE
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ACORD 25 (2001/08)

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* NOTE: Contractors Pollution Liability may be combined with Commercial General Liability, in which case the General Aggregate must equal at least \$2,000,000.

SAMPLE

SAMPLE B

FOR FULL SERVICE CONTRACTORS HANDLING WATER MITIGATION



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
Issue Date

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INSURED Insured Name and Address ** Must include 'DBA' name if different	INSURERS AFFORDING COVERAGE INSURER A: Insurance Company INSURER B: Insurance Company INSURER C: Insurance Company INSURER D: Insurance Company INSURER E:	NAIC #

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CERTIFICATE HOLDER

CANCELLATION

Crawford Contractor Connection 5022 Gate Parkway, Suite 304 Contractor Connection Jacksonville, FL 32256 10550 Deerwood Park Blvd. Suite100 Jacksonville, FL 32256 (904) 224-6408	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE
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* NOTE: Contractors Pollution Liability may be combined with Commercial General Liability, in which case the General Aggregate must equal at least \$2,000,000.

SAMPLE

SAMPLE C

TEXTILE RESTORATION / DRY CLEANERS



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
Issue Date

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A		Bailment Coverage	BIC- 12345	4/1/10	4/1/11	\$250,000								

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CERTIFICATE HOLDER

Crawford Contractor Connection
1022 Gate Parkway, Suite 304
 Jacksonville, FL 32256
 Contractor Connection
 10550 Deerwood Park Blvd. Suite100
 Jacksonville, FL
 32256 (904) 224-6408

CANCELLATION

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AUTHORIZED REPRESENTATIVE

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* NOTE: Contractors may obtain \$2 million per occurrence General Liability policy vs. \$1 million General Liability and \$1 million Excess Liability policies.

SAMPLE