

HACA Contractor Insurance Requirements

The information noted below sets forth the insurance required by the Contractor's Agreement. We require that your agent endorse your policy and show the following on your Certificate:

1. **a)** This coverage shall be deemed primary with respect to any other coverage's for losses arising out of _____ operations.
b) Attached is a copy of a Certificate of Insurance issued in behalf of the Housing Authority of the City of Annapolis by, our insurance carrier (to be used as an example). Please note the cancellation clause. The clause on your insurance certificate must read the same or as listed below:
c) *Should any of the above described policies be canceled before the expiration date thereof, the issuing company will mail 30 days written notice to the certificate holder.*
d) The clause "but failure to mail such notice shall impose not obligation or liability of any kind upon the company, its agents or representatives" is unacceptable. Certificates not in the described format will only be accepted up to the date issued.
2. Certificate should indicate the issuing company will provide 30 days written notice of cancellation to HACA (not "will endeavor to," as some certificates state). Policy terms, limits, and coverage's should equal or exceed any requirements specified in the agreement documents, or if not specified, must be at least:
3. Policy terms, limits, and coverage's should equal or exceed any requirements specified in the agreement documents, or if not specified, must be at least:

Workers Compensation:		Per Statute
Auto Liability:	\$	500,000.00
Gen. Liability / Excess:	\$	1,000,000.00
Major contract's	\$	500,000.00

4. See copy of sample Insurance Certificate
5. Insurance certificates for Auto Liability and General Liability must be provided from any lower tier subcontractor's that are working on any HUD job sites as required by the General Conditions of HUD

It should be noted that your General Liability policy, including Completed Operations coverage, must remain in force through the building's warranty period, with additional insured's as noted above. General Liability policy must be written on an occurrence basis. Claims made coverage is not acceptable.