

W. M. Jordan Company Standard Insurance Requirements

Exhibit G

Portside at Grande Dunes Phase 2

Job No. XX-XXX

«SubcontractorNam»

The Subcontractor shall purchase and maintain insurance of the following types of coverage and limits of liability:

- 1) Commercial General Liability:
 - General Aggregate - \$2,000,000
 - Products – Completed Operations Aggregate - \$2,000,000
 - Personal & Advertising Injury - \$1,000,000
 - Each Occurrence - \$1,000,000
 - a) If the CGL coverage contains a General Aggregate Limit, such General Aggregate shall apply separately to each project.
 - b) CGL coverage shall be written on ISO Occurrence form CG 00 01 1093 or a substitute form providing equivalent coverage and shall cover liability arising from premises, operations, independent contractors, products-completed operations, and personal and advertising injury.
 - c) General Contractor, Owner and all other parties required by the General Contractor, shall be included as insureds on the CGL, using ISO Additional Insured Endorsement CG 20 10 (11 85) or CG 20 10 (10 93) AND CG 20 37 (10 01) or CG 20 33 (10 01) AND CG 20 37 (10 01) or an endorsement providing equivalent coverage to the additional insureds. This insurance for the additional insureds shall be as broad as the coverage provided for the named insured subcontractor. It shall apply as Primary and non-contributing Insurance before any other insurance or self-insurance, including any deductible, maintained by, or provided to, the additional insured.
 - d) Subcontractor's CGL and Umbrella coverage shall include coverage for Completed Operations arising out of residential construction.
 - e) Subcontractor shall maintain CGL coverage for itself and all additional insureds for the duration of the project and maintain Completed Operations coverage, including coverage for claims arising out of residential construction, for itself and each additional insured for at least 3 years after completion of the Work.
- 2) Automobile Liability
 - a) Business Auto Liability with limits of at least \$1,000,000 each accident.
 - b) Business Auto coverage must include coverage for liability arising out of all owned, leased, hired and non-owned automobiles.
 - c) General Contractor, Owner and all other parties required by the General Contractor, shall be included as insureds on the auto policy.
- 3) Commercial Umbrella
 - a) Umbrella limits must be at least \$5,000,000.
 - b) Umbrella coverage must include as insureds all entities that are additional insureds on the CGL.
- 4) Workers' Compensation and Employer's Liabilities:
 - Each Accident – \$100,000
 - Each Disease – Policy Limit - \$500,000
 - Each Employee - \$100,000
 - a) Where applicable, U.S. Longshore and Harborworkers Compensation Act Endorsement shall be attached to the policy.
 - b) Where applicable, the Maritime Coverage Endorsement shall be attached to the policy
- 5) Professional Liability, if applicable - \$1,000,000
- 6) Pollution Liability, if applicable - \$1,000,000
- 7) Waiver of Subrogation

Subcontractor waives all rights against Contractor, Owner and Architect and their agents, officers, directors and employees for recovery of damages to the extent these damages are covered by Commercial General Liability, Commercial Umbrella Liability, Business Auto Liability and Workers Compensation and Employers Liability insurance maintained per requirements stated above. Subcontractor's Workers Compensation policy has WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT with Contractor, Owner and Architect listed on SCHEDULE.
- 8) Certificate and Endorsements
 - a) One (1) current certificate of insurance must be on file prior to the start of work.
 - b) Please state "Various Projects" under the Description of Operations. (This eliminates the need for a separate per project certificate).
 - c) Attached to each certificate of insurance shall be a copy of the Additional Insured Endorsement that is part of the Subcontractor's Commercial General Liability Policy. These certificates and the insurance policies required by this Article 13 shall contain a provision that coverage afforded under the policies will not be canceled or allowed to expire until at least 30 days prior written notice has been given to the Contractor.
 - d) Certificate Holder: W. M. Jordan Company, Inc.
- 9) For projects within the State of South Carolina: The Subcontractor shall defend, indemnify and hold harmless the Contractor and all of its agents and employees from and against all claims, damages, losses and expenses including attorney's fees arising out of or resulting from the performance of the Subcontractor's work under this Subcontract, provided that any such claim, damage, loss or expense (a) is attributable to bodily injury, sickness, disease, or death, or to injury to or destruction of tangible property (other than the Work itself) including the loss of use resulting therefrom and (b) is caused in whole or in part by any negligent act or omission of the Subcontractor or anyone directly or indirectly employed by him or anyone for whose acts he may be liable, regardless of whether it is caused in part by a party indemnified hereunder, but only to the extent of that portion of the claim, damage, loss or expense attributable to the Subcontractor.

Insurance Requirements revised March 2014