



Subcontractor's Certificate of Insurance *Minimum Requirements* (Example Certificate Attached)

1. CERTIFICATE OF INSURANCE – COMPLIANCE BEFORE PAYMENT

- Subcontractor must provide a Certificate PRIOR to the subcontractor performing any work.
- If a Certificate cannot be obtained prior to any work, the subcontractor WON'T BE PAID until;
 - a. AFTER Jimmie Crowder Excavating and Land Clearing, Inc. has a Certificate of Insurance IN OUR HOME OFFICE, and
 - b. AFTER Jimmie Crowder Excavating and Land Clearing, Inc. has determined COMPLIANCE with REQUIRED COVERAGE, and
 - c. IF Jimmie Crowder Excavating and Land Clearing, Inc. determines that any Coverage shown on the Sub's Certificate fails to meet Jimmie Crowder Excavating and Land Clearing, Inc.'s requirements, then the amount to be paid to the Sub will be reduced by the amount JTC estimates that JTC will incur for insurance premiums and other expenses related to work performed or to be performed by the Subcontractor.

2. REQUIRED COVERAGE – TO BE SHOWN ON THE CERTIFICATE

a. COMMERCIAL GENERAL LIABILITY INSURANCE :

- (1) MINIMUM Liability Limit Per Occurrence is \$ 1,000,000.
- (2) Products & Completed Operations must be included.
- (3) The "Description of Operations" Box on the Certificate must include this Statement:
"Jimmie Crowder Excavating & Land Clearing, Inc. d/b/a Crowder Disaster Recovery are included in the referenced Commercial General Liability Policy as Additional Insureds".

b. AUTOMOBILE LIABILITY INSURANCE:

- (1) MINIMUM Liability Limits shown on the Certificate must be EITHER;
 - (a) \$ 1,000,000 Combined Single Limit (*this is the Limit shown on the Specimen*), or
 - (b) \$ 500,000 Bodily Inj. Per Pers. / \$ 1,000,000 Bodily Inj. Per Acc. / \$ 500,000 Prop. Damage.
- (2) COVERAGE shown on the Certificate must be EITHER;
 - (a) "ANY AUTO" Box must be checked on the Certificate, or
 - (b) All three of the following must be checked on the Certificate:
"ALL OWNED AUTOS" & "HIRED AUTOS" & "NON-OWNED AUTOS"

c. WORKERS COMPENSATION & EMPLOYERS LIABILITY INS:

- (1) STATE(S) where Coverage applies:
If the Subcontractor is working for Jimmie Crowder Excavating and Land Clearing, Inc. in any State that is different than the Subcontractor's Home State Address, then the Sub's Coverage MUST include Coverage for each State or States where the Sub is working for Jimmie Crowder Excavating and Land Clearing, Inc. and the Certificate must include the following wording or similar wording that is acceptable to Jimmie Crowder Excavating and Land Clearing, Inc.:
"The referenced Workers Compensation and Employers Liability Policy includes a provision for "Other States" Coverage and includes the following States_____." (name the State or States)
- (2) SCOPE OF COVERAGE:
 - (a) WC STATUTORY BENEFITS – This Box MUST be checked, and
 - (b) EMPLOYERS LIABILITY LIMITS – MUST be shown as a minimum of:
\$ 100,000 Each Acc., \$ 100,000 Disease each employee & \$ 500,000 Dis. Policy Limit

3. OTHER REQUIRED PROVISIONS

a. CANCELLATION – TEN (10) DAYS CANCELLATION NOTICE REQUIRED

b. WORK PERFORMED DATES VERSUS POLICY PERIOD DATES:

The Dates (beginning thru ending dates) during the time the Sub works for Jimmie Crowder Excavating and Land Clearing, Inc. MUST fall within the Policy Period Dates for each Policy shown on the Sub's Certificate. This may require more than one Certificate from the Sub before the Sub completes Work for Jimmie Crowder Excavating and Land Clearing, Inc.

SUBMITTAL INFORMATION – Please submit all certificates to:

Attn: Joey Dean
901 Geddie Road
Tallahassee, FL 32304
Phone: (850) 576-7176 • Fax: (850) 576-1542
email: joey@jimmiecrowder.com