

INSURANCE REQUIREMENTS FOR SUBCONTRACTORS OF Milwaukee Habitat for Humanity, Inc., and any and all affiliated companies

Subcontractors and, unless otherwise specified, each of the subcontractor's sub-subcontractors shall obtain and maintain insurance with coverage and limits as set forth on the attached sample certificate. These are the minimum limits required.

- All such coverage limits as shown on the sample Acord insurance certificate shall be met or exceeded and carried by companies rated by A.M. Best as A- or better.
- Policies shall name **Milwaukee Habitat for Humanity, Inc.**, any and all affiliated companies and the owner of said project (if required by contract) as additional insured on the commercial general liability, commercial auto, and umbrella policies as shown on the sample Acord insurance certificate. Additional insured coverage shall apply as primary and non-contributory with respect to any other insurance afforded to the owner and contractor, and include products and completed operations with the use of additional insured endorsements CG 2010 (11/85), or a combination of CG 2033 (04/13) and CG 2010 (04/13), or CG 2010 (04/13) and CG 2037 (04/13), or their equivalents.
- The insurance coverage listing **Milwaukee Habitat for Humanity, Inc.** as an additional insured must extend beyond the completion of your work for a minimum of two (2) years.
- Subcontractor shall obtain from each of its insurers a waiver of subrogation on commercial general liability, auto & workers compensation in favor of contractor and owner with respect to losses arising out of or in connection with the work.
- Subcontractor shall not commence work under any agreement until it has obtained all insurance required herein and certificates evidencing such insurance have been submitted to and approved by **Milwaukee Habitat for Humanity, Inc.** Subcontractor shall not allow any of its subcontractors to commence work until such subcontractor has obtained the same insurance.
- Each policy shall provide that it will not be cancelled or materially altered without a ten (10) day advance written notice and the certificates of insurance shall so state.
- Subcontractor shall indemnify, hold harmless, and defend **Milwaukee Habitat for Humanity, Inc.**, all its agents and employees from all claims, damages, losses and expenses, including attorney's fees, arising out of or resulting from the Performance, or failure in performance, of Subcontractor's Work under this Subcontract, provided that any such claim, damage, loss or expense (a) is attributable to bodily injury, intellectual property infringement, or injury or destruction of tangible property (other than the Work itself) including resulting loss of use and (2) is caused in whole or in part by any negligent act or omission of Subcontractor or anyone directly or indirectly employed or anyone whose acts Subcontractor may be liable, or caused by or arises out of the use of any products, materials or equipment furnished by Subcontractor regardless of whether it is caused in part by a party indemnified hereunder.

The Business Contracting with: **Milwaukee Habitat for Humanity, Inc.**

_____ Title: _____ Date: _____
Sign Here

Company Name