

CSA CONSTRUCTION, INC.

INSURANCE CERTIFICATE REQUIREMENTS

Certificate must be an original with an original signature, not a fax, and should be delivered by the producer, not the insured. No work may begin on-site without proper certificates and no payments will be made if certificates are not maintained.

PRODUCER: Complete name, address and phone number are required.
Also request fax number and contact name.

INSURED: Company name must exactly match the name on the subcontract.
If using an employee leasing firm, both companies must be named (leasing firm/subcontractor). If the company name changes, a new certificate is required with new company name.

INSURERS: Complete and accurate company name is required to verify financial rating.
Companies listed must have a minimum "B" rating from AM Best.

COVERAGES: Requirements will vary depending on project requirements.
Subcontractors are required to have coverages that equal or exceed minimum coverages listed in specifications.
Policy numbers are required.
Binders require a number and an expiration date. Policy numbers are required prior to binder expiration.
Policies or binders without a number, or listed as "pending" or "TBD" are unacceptable.
Policy dates must begin prior to work beginning on-site and must not end prior to the end of the warranty period.

General Liability:	Must be "occurrence" based, not "claims made".
Auto:	Must include "any auto", "hired autos", and "non-owned autos". If a personal policy is listed, it must include a commercial use endorsement.
Excess Liability:	Policy must be "umbrella" type, not just excess liability.
Workers Comp:	Required for all employees on all public works projects in Texas. An independent contractor (welder, trucker) is not excluded from this requirement. Accident policies are not acceptable.

PROVISIONS: All Certificates must list CSA as "additional insured" on all policies, except workers compensation.
All Certificates must provide CSA "waiver of subrogation" on all policies.
All Certificates must provide policies that are "primary" and "non-contributory" with respect to CSA policies.

CERT HOLDER: Must Name CSA.

CANCELLATION: Must provide 30 days notice prior to cancellation.