

Let's Talk Insurance



Corey Mills, CRIS

Mills Environmental Insurance Services, LLC

Make Sure YOU are Covered

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED OPERATIONS EXCLUSION

SCHEDULE OF OPERATIONS:

Radon Mitigation, Radon Consulting and Testing, Installation of Radon Equipment, and repairs to immediate area around the installed system

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to **bodily injury** or **property damage** arising out of any operations shown in the Schedule of Operations above.

All other terms and conditions remain the same.

Review Your Contracts

- Have your agent review the insurance section
- Negotiate with the other party to rectify any issues.

A. Commercial General Liability Coverage Limits - Occurrence Basis:

General Aggregate with dedicated limits per project site	\$2,000,000
Products - Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (any one fire)	\$300,000 \$100,000
Medical Expense (any one person)	\$10,000 \$5,000
Maximum Deductible Permissible	\$25,000

~~4. ISO Commercial General Liability Form CG2010 04/13 & CG2037 04/13~~

D. Excess Liability ~~Umbrella Form~~ (over A, B, C Coverages):

Each Occurrence, Per Project	\$10,000,000 \$5M
Annual Aggregate, Per Project	\$10,000,000 \$5M

“Authorized to withhold payment to subcontractor
Until properly executed COI received”

“Non-compliance with insurance provisions not considered
a waiver of rights under insurance-related provisions”

It is understood and agreed that Helm Mechanical is authorized to withhold payments to the Subcontractor until a properly executed Certificate of Insurance and signed Subcontract Agreement are received by Helm Mechanical.

Contractor shall have no duty to Subcontractor or to any of its insurers or their insurance agents to review any Certificates or copies of insurance furnished to Helm Mechanical or to determine whether the terms of each Certificate or policy of insurance comply with the insurance-related provisions of the Subcontract Documents. A failure of Helm Mechanical to detect that Subcontractor has not submitted Certificates, or proper Certificates, or is otherwise not in compliance with the insurance-related provisions of the Subcontract Documents shall not be considered a waiver or other impairment of any of Contractor's rights under such insurance-related provisions.

Check Your Subs Insurance

- Subs must meet the insurance of the prime contract.
- Be careful of subcontract warranty endorsement

If Condition A or Condition B is not met, then this insurance does not apply to any claims, loss, costs or expense arising out of or related to the action(s) or inaction(s) of independent contractors or subcontractors by or on behalf of any insured; or for the negligent hiring, training, supervision, direction, inspection, investigation, management or retention of independent contractors or subcontractors on behalf of any insured.

Condition A.

This insurance does not apply to any claim arising from subcontracted work unless the insured can demonstrate:

- 1) The independent contractor or subcontractor maintains insurance in force for his operations with at least the following Limits of Liability:

A. General Aggregate Limit (Other than Products Completed Operations)	\$1,000,000
Products Completed Operations Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000

Summary

- Review your policy exclusions
- Always review the contracts you are signing
 - Make sure Subs are adequately insured



QUESTIONS?



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