

Dear Subcontractor,

Please forward the sample certificate included within your subcontract packet to your Insurance Agent. It clearly states what is needed to meet our insurance requirements. You may also refer to your subcontract "Subcontract Articles" #16 which also states our requirements. **Please be advised that Benchmark's General Liability insurance is not comparable to Hilbers insurance requirements. Should you have Benchmark, please include any additional costs to meet Hilbers Insurance Requirements in your proposal. Hilbers will not be liable for additional insurance costs to meet our requirements.** Please remember that all documents, including Certificates of Insurance, must be provided to our office before you start working on the project. If any of the requirements are not met, your certificate will be returned to you for revisions. The revised certificate should be returned to our office immediately. A few key points of interest are as follows:

- Job specific – request prelien information from frontdesk@hilbersinc.com
- Hilbers Inc and Project Owner must be named as Additionally Insured
- Additional Insured endorsements must be attached to certificate with completed operations AND on-going operations coverage included
- Per Project Aggregate (**NOT** Per Policy)
- Primary / Non-Contributing Endorsement must be attached
- Waiver of Subrogation Endorsement (G/L and W/C) must be attached
- Cancellation Wording – refer to sample cert previously sent to you
- \$2 Mil general agg. AND \$2 Mil products comp/agg. on G/L
- Auto coverage needs to be at \$1Mil.
- W/C limit needs to be \$1 Mil.

****If you are subcontracting out ANY portion of your scope of work, Hilbers Inc will need COI's from that company complying with our requirements.****

Thank you,
Hilbers, Inc.

****Any questions or if you're agent would like to email COI's – email to insurance@hilbersinc.com****