

## INSURANCE COVERAGE REQUIREMENTS

### General Liability, Auto Liability, and Worker's Compensation

#### General Liability:

1. General Liability should be on a per 'Project' General Aggregate basis.
2. Add Additional Insured and provide a copy of the endorsement (needs to indicate it covers On-Going and Completed Operations, we recommend form CG2010 1185, or a combination of: CG2010 10 01 and CG2037 10 01; CG2010 07 04 and CG2037 07 04; or CG2010 04 13 and CG2037 04 13).
3. Add Waiver of Subrogation and provide a copy of the endorsement.
4. Limits need to be at least the following:
  - a. EACH OCCURRENCE - \$1,000,000
  - b. GENERAL AGGREGATE - \$2,000,000
  - c. PRODUCTS - COMP/OP AGG - \$2,000,000
5. General Liability needs to be Primary and Non-Contributory.
6. Provide a 30-Day Cancellation Notice.
7. List Certificate Holder as follows:

D&M Construction Group, Inc. DBA  
Foresight Construction Group, Inc.  
5080 W. Newberry Road, Suite 2-A  
Gainesville, FL 32607
8. Certificates need to be submitted on an Acord 25 (2016/03), the current version of the Acord form.

#### Auto Liability:

1. Provide coverage for 'Any Auto' or all of the following: 'Hired Autos' 'Scheduled Autos' and 'Non- Owned Autos'.
2. Add Additional Insured and provide a copy of the endorsement.
3. Add Waiver of Subrogation and provide a copy of the endorsement.
4. The 'Combined Single Limit' must be at least \$1,000,000.
5. Provide a 30-Day Cancellation Notice.
6. List Certificate Holder as follows:

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Foresight Construction Group, Inc.  
5080 W. Newberry Road, Suite 2-A  
Gainesville, FL 32607
7. Certificates need to be submitted on an Acord 25 (2016/03), the current version of the Acord form.

#### Workers Compensation:

1. Complete the exemption box with either a 'Y' or a 'N'. If yes, indicate who is exempt?
2. Add Waiver of Subrogation and provide a copy of the endorsement.
3. Limits need to be at least the following:
  - a. E.L. EACH ACCIDENT - \$500,000
  - b. E.L. DISEASE - EA EMPLOYEE - \$500,000
  - c. E.L. DISEASE - POLICY LIMIT - \$500,000
4. If the Worker's Compensation is through a Professional Employee Organization we will need to obtain a list of covered employees direct from the agent. Also, PEO companies do not cover subbed out work, therefore the subcontractor can not sub out any portion of their scope of work.
5. List Certificate Holder as follows:

D&M Construction Group, Inc. DBA  
Foresight Construction Group, Inc.  
5080 W. Newberry Road, Suite 2-A  
Gainesville, FL 32607
6. Certificates need to be submitted on an Acord 25 (2016/03), the current version of the Acord form.

#### Professional Liability (when applicable):

1. Limits need to be at least \$1,000,000.
2. Provide a copy of the Professional Liability policy.

