

EXHIBIT “E”

INSURANCE REQUIREMENTS

- Certificate Holder: Embrey Builders, LLC
- Required endorsements to the policies are to be attached to the Certificate(s) of Insurance.
- Certificate(s) of Insurance and required endorsements shall be uploaded to Embrey’s Insurance Monitoring Service per the Subcontract.
- All Policies Must Be Endorsed to Include a Notice of Cancellation as Required per State Minimums
- Insurance shall be from an insurance company or companies qualified to do business in the state where the Project is located with an A.M. Best Financial Strength Rating of no less than A- and a Financial Size not less than VII, or equivalent financial strength and size rating from similar financial ratings agencies acceptable to Contractor.
- Additional Insured Endorsements are required for General Liability, Automobile, and Umbrella coverages below, and Waiver of Subrogation Endorsements are required for all General Liability, Automobile, Worker’s Compensation, and Umbrella coverages below.
 - The Additional Insureds listed below require ISO forms CG2010 and CG2037 (10-01 or 07-04 editions) or their equivalents, except Lender(s) for which CG2018 is an acceptable form.
 - Must name the following Additional Insureds:
 - Embrey Builders, LLC;
 - Embrey Partners, LLC;
 - Owner whose name is
 - _____;
 - Lender(s) whose name(s) is(are)
 - _____
 - Equity Partner(s) whose name(s) is(are) _____, and
 - _____
 - _____.

GENERAL LIABILITY

Minimum Limits:

- \$ 2,000,000 General Aggregate per Project
- \$ 1,000,000 Products-Completed Operations Aggregate
- \$ 1,000,000 Each Occurrence
- \$ 1,000,000 Personal | Advertising

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Coverage should be written on a comprehensive basis and include:

- Premises Operations (including x-c-u),
- Independent contractors, Contractual,
- Broad Form Property Damage,
- Personal and Advertising Injury,
- Completed Operations,
- Occurrence form,
- Aggregate Limits to apply per project,
- Deductibles may not exceed \$10,000 without prior written approval of Contractor and must be disclosed on the certificate.

BUSINESS AUTOMOBILE

Minimum Limits:

- \$1,000,000 Combined Single Limit,
OR
- \$250,000/\$500,000/\$250,000 Split Liability Limits

Coverage must include:

- Owned
- Non-Owned
- Hired Car Coverage

WORKER’S COMPENSATION-EMPLOYER’S LIABILITY

Worker’s Compensation

Statutory Limits: The word statutory means that the benefits allowed under the state of the project’s location workers’ compensation law will be paid by the insurer.

Employer’s Liability

Minimums Limits:

- Employer Liability \$ 1,000,000
 - Accident per Person \$ 1,000,000
 - Disease-Policy Limit \$ 1,000,000
 - Disease per Person \$ 1,000,000
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- Policy MUST include proprietor, partners and/or executive officers.
 - Alternative policies to W.C. Insurance are not acceptable.
 - Group health insurance may not be substituted for workers’ compensation.
 - Under the Worker’s Compensation coverage no waiver of worker’s compensation coverage by Subcontractor or its subcontractors will be acceptable.

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POLLUTION LIABILITY INSURANCE

If the Work includes mechanical, electrical, or plumbing work and/or environmental remediation, Subcontractor shall maintain Contractors Pollution Liability insurance on an occurrence form with limits specified below. Coverage shall include bodily injury and property damage, clean-up, and containment of any pollutants which may escape, migrate, or disperse resulting from Subcontractor’s performance of Work under the Contract.

Minimum Limits:

- \$2,000,000 Each Occurrence
- \$2,000,000 General Aggregate
- Occurrence Form

PROFESSIONAL LIABILITY INSURANCE

If the Work includes design or engineering services to complete the Work, Subcontractor shall maintain Professional Liability (Contractors Errors & Omissions) insurance with limits specified below. Coverage shall include bodily injury, property damage, and monetary loss which may result from Subcontractor’s fault design, engineering, or construction management services.

Minimum Limits:

- \$2,000,000 per Claim
- \$5,000,000 Aggregate

This policy shall have a retroactive date prior to the performance of any professional services to be provided under this Subcontract and shall remain in effect for the benefit of Indemnitees throughout the design and construction of the Project and extending until all Claims against Subcontractor shall be time-barred by Applicable Law.

UMBRELLA LIABILITY INSURANCE

Minimum Limits:

- \$2,000,000 Each Occurrence
- \$2,000,000 General Aggregate

Coverage must include:

- Employers Liability
- Commercial General Liability
- Business Automobile Liability

Umbrella/Excess Liability Follow Form;

Requires Submission of:

- Declaration Page;
- Schedule of Underlying Insurance; and
- Follow Form Policy Language

Umbrella\Excess Liability Policy must include the above-listed Additional insured and Waiver of Subrogation requirements as required in underlying insurance.