

Subcontractor Insurance Requirements

Commercial General Liability

Minimum Limit of Liability: \$1,000,000 Per Occurrence
\$2,000,000 Aggregate

- Occurrence Form with a Maximum Deductible of \$500.
- Completed Operations Must Be Included.

Worker's Compensation

Statutory Coverage with standard Employer's Liability limit.
Individuals with no employees may Opt. out through the State of TN.

Commercial Auto Liability

Minimum Liability limit of **\$500,000**

- Coverage must be ANY AUTO or scheduled autos and Hired & non-owned autos.

MANDATORY CERTIFICATE WORDING:

- Certificate Holder Name & Address:

**David Patton Homes, LLC.
1000 Stewart Valley Drive
Smyrna, TN 37167**

- The Cancellation Notice on the Certificate must provide 30 days notice.
- Certificate must contain the following wording in the "Description of Operations" section:

"Certificate holder is named as an Additional Insured as respects the General Liability policy for all work done on their behalf."

- Insurance Companies must have an A.M. Best rating of at least "A-:VII".