

EXHIBIT "C"

INSURANCE REQUIREMENTS

<u>ADDITIONAL INSURED:</u>	1)	FRC, Inc.
	2)	Owner
	3)	Architect
	4)	Construction Management

NOTE: It is imperative that you submit your certificate of insurance immediately. FRC, Inc., cannot process your Subcontract Agreement for payment until we receive your insurance certificates for each individual project.

Please refer to the enclosed sample certificate for guidance on issuing certificates for the above mentioned project. We require the following:

All coverage's are to be issued with an insurance company with at least an A: 7 Best's Rating.

Commercial General Liability

Property Damage	\$2,000,000 each occurrence
▪ Products i completed Operations	\$2,000,000 each occurrence
▪ Personal Injury	\$2,000,000 each occurrence
▪ Bodily injury liability	\$2,000,000 each occurrence
▪ Waiver of Subrogation	\$2,000,000 each aggregate

Comprehensive Automotive Vehicle Liability

- Bodily injury liability \$2,000,000 each occurrence
\$2,000,000 each aggregate
 - Property damage \$2,000,000 each occurrence
 - Waiver of Subrogation
 - Coverage on all owned (if applicable), hired and no-owned automobiles.
- Workers' Compensation must be at least \$1,000,000 on Employer's Liability and Waiver of Subrogation, as required by law...
 - The additional insured endorsement must be the **CG20 10 11 85** form or its equivalent with a primary wording clause.
 - If **any** part of the scope of your work is **Design-Build**, we require that a **copy of your Errors & Omissions Insurance Certificate is on file** with our office before work commences.

The additional insured endorsement must name FRC, Inc., its officers, agents and employees, the project owner, the project architect and any other interested party as additional insured.

- Thirty day notice of cancellation.

The certificate and additional insured endorsement must reference the specific project name, address, and FRC, Inc. Job Number _____.

Subcontractor Initials
Date Reviewed

POLICY NUMBER: General Liability Policy #
and Name of Subcontractor

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED - OWNERS, LESSEES, ARCHITECTS &
CONTRACTORS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

SCHEDULE

Name of Person or Organization:

Contractor: FRC, Inc.

RE: FRC's JOB # ____

Owner: Name
Address

Project: Name
Address

Additional Insured: Owner, Architect, Construction Management, FRC, Inc.'s, Frank Ruggirello, Michell Ruggirello, it's governing board, officers, agents and employees and volunteers.

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

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule, but only with respect to liability arising of "**your work**" for that insured by or for you.

Such insurance as is afforded by the General Liability policy is primary insurance and no other insurance of the additional insured will be called upon to contribute to a loss.