

Re: Subcontractor Insurance Requirements

Dear Subcontractor:

Please take the necessary time to read this letter carefully, as the information contained in this letter will affect whether or not you may enter into a contract with Mitch Cox Construction, Inc. as a "Subcontractor". Your attention to the detail listed in these "subcontractor insurance requirements" will aid you in taking the appropriate follow up action with your insurance agent and/or broker with regards to securing the required insurance coverage and Certificates of Insurance to be provided to Mitch Cox Construction, Inc.

Should your bid succeed, our subcontractor contract requires that you return to us a signed contract and Certificate(s) of Insurance evidencing the required subcontractor insurance along with the appropriate "Additional Insured" status and all applicable coverage endorsements. We must receive proof of required insurance coverage prior to awarding the business. If selected as a preferred vendor/subcontractor, you will be directed to our website at [www.mitchcox.com](http://www.mitchcox.com) to complete the vendor set-up process. The process is outlined on our website by accessing the "Quick Links" section of the "Home Page" under "Vendor Information".

#### **Subcontractor Insurance Requirements**

Prior to the start of any Work, the Subcontractor shall procure and maintain in force for the duration of any activities by Subcontractor with regards to project work as outlined in the "Subcontractor Contract". The Subcontractor shall maintain Workers Compensation Insurance, Employers Liability Insurance, Commercial General Liability Insurance, and Automobile Liability Insurance for all owned, non-owned and hired vehicles at any contracted project work site, Contractors Protective Liability and Contractual Liability. The aforementioned insurance coverage shall be properly endorsed on a "primary basis" and name Mitch Cox Construction, Inc. as a "Additional Insured" and endorse on the Subcontractor's policy(s) accordingly. These Certificate(s) of Insurance shall contain the form number of such endorsements and produce a copy of the policy(s) endorsements with the Certificate(s) of Insurance. The project and/or work location(s) should be properly listed on the Certificate(s) of Insurance produced for the Contractor.

The minimum insurance policies shall be written with the limits not less than the following;

#### **Commercial General Liability**

- \$1M Each Occurrence (Bodily Injury and Property Damage)
- \$2M General Aggregate (That applies on a Per Project Basis)
- \$2M Ongoing Operations Coverage / Completed Operations Coverage Aggregate (Endorsed on Policy and listed on Certificate of Insurance)
- \$1M Per Person or Organization (Personal and Advertising Injury)

**The aggregate limit shall apply specifically to this project. Additional Insured status shall be extended to Mitch Cox Construction, Inc. and shall apply to ongoing operations and completed operations and shall be primary and non-contributory.**

#### **Automobile Liability Insurance**

- \$1M (Combined Single Limit for Bodily Injury and Property Damage on all Owned, Non-Owned, and Hired Vehicles)

#### **Workers Compensation Insurance**

- Subcontractor shall procure and maintain statutory coverage in accordance with the laws of the state and/or states in which the contracted work is to be performed. Workers Compensation coverage shall apply to and include all employees who could be on the project site, including executive officers. The Certificate of Insurance must show a waiver of subrogation in favor of the Contractor from the Workers Compensation Carrier.

#### **Other Liability Insurance**

- To the extent the Subcontractor's work includes design services, assistance in design services or any other professional or Architect services, the subcontractor will be required to carry Professional Errors and Omissions coverage with limits of \$1M combined single limit.

- If applicable and deemed appropriate by Mitch Cox Construction, Inc., the Subcontractor shall carry Contractors Pollution coverage with limits of \$1M combined single limit. Coverage to include job site, transportation, and disposal site for any and all hazardous materials and waste brought onto the job site, disturbed or generated by the Subcontractor. This additional requirement shall be assessed based on the nature and scope of specific work to be performed by subcontractor.
- XCU – Explosion, Collapse and Underground (Property Damage Hazard) Coverage will be assessed on an individual subcontractor basis based on the nature and scope of specific work to be performed by subcontractor. If deemed necessary, subcontractor will be required to maintain such coverage.

All Subcontractor insurance policies shall be placed with an insurance Carrier acceptable to Mitch Cox Company, Inc. Subcontractor's Insurance Carrier shall have a Financial Strength Rating(FSR) with A.M. Best of "A- VII "or better.

**Certificate(s) of Insurance Production**

All Certificate(s) of Insurance being produced in furtherance of any Mitch Cox Construction, Inc. "Standard Form of Agreement Between Contractor and Subcontractor" should in addition to the "named Insured" provision for Mitch Cox Construction, Inc., shall name Mitch Cox Companies as a "Certificate Holder", with Certificate(s) of Insurance electronically forwarded initially for review to

[Vendors@mitchcox.com](mailto:Vendors@mitchcox.com)

Future distribution of Certificate(s) of Insurance, renewals, changes and cancellations notices shall be mailed directly to:

Risk Management  
C/O Mitch Cox Companies  
Post Office Box 3891  
Johnson City, Tennessee 37602

This communication was prepared in an effort to provide you the necessary advance notification of our insurance requirements that you may share with your Insurance Agent/Broker to help expedite the proper coverage without delays impacting the project(s) being undertaken. A "Sample" of a compliant Certificate of Insurance is being included as part of this communication for your review and assistance in meeting our requirements.

Thank you in advance for your compliance and continued adherence to these requirements as a Subcontractor for Mitch Cox Construction, Inc.

Sincerely,



Joseph M. Maile, Director of Risk Management

Mitch Cox Construction, Inc.  
2304 Silverdale Road, Suite 200  
Johnson City, Tennessee 37601

