

Fisher Construction, Inc. Insurance Requirements

Any subcontractor working for Fisher Construction, Inc. must file a Certificate of Insurance with us prior to arrival on the jobsite. These requirements are on a per project basis and I need certificates for each job you work on for Fisher Construction, Inc. The Certificates must be signed by your Agent. Insurance Certificates that do not meet these requirements will be returned. The following are the minimum requirements:

A. Commercial General Liability

1. Limits
 - a. Each Occurrence \$ 500,000
 - b. General Aggregate \$ 1,000,000
 - c. Products & Completed Operations Aggregate \$ 1,000,000
2. Fisher Construction, Inc. must be named as **“Primary Additional Insured”** and a copy of the endorsement must be attached.
3. **Waiver of Subrogation** in favor of Fisher Construction, Inc. is required.
4. **Per Project Aggregate Endorsement is required.**
5. **30-day Notice of Cancellation is required.**

B. Automobile Liability Insurance

1. Owned / Hired / Non-owned combined single limits \$ 500,000
2. 30-day Notice of Cancellation is required.

C. Workers Compensation

1. Statutory Benefits Included
2. Employers Liability \$ 500,000
3. **If you claim an exemption, you must provide a valid Exemption Certificate from the State of Montana per SB108 – Revision of Requirements for Independent Contractor Exemption Certificates.**

Please send this letter to your agent to make sure they understand what coverage you need. **If you have any questions, please call Mary Cerovski at 259-2854.**