

Triversity Insurance Compliance Guide

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Building a better
way, **together.**

All of Triversity's Subcontractors and Suppliers are required to submit valid, current insurance certificates in order to achieve compliance with the Subcontract. Subcontractors are encouraged to participate in Master Certificate of Insurance certificates to streamline the document submission process.

Disclaimer: This insurance Compliance Guide is for information purposes only, is not a Contract Document, and does not alter or amend any terms of the Subcontract. Please refer to the actual terms of your Subcontract for additional information about the types and limits of coverage required for your specific project(s)

Master Certification of Insurance Program

Triversity's Master Certificate of Insurance Program allows Subcontractors to submit one certificate of insurance for multiple Triversity projects. This reduces the number of potential payment request holds and the number of certificate of insurance submissions to your Master Insurance Compliance documents.

There is a separate checklist for Subcontract (Project) Specific Compliance Documents.

Commercial General Liability Checklist

- + Per Occurrence box must be marked
- + GL Aggregate Limit Applies Per - Project box must be marked
- + Each occurrence limits must match GL classification limits
- + Personal & Adv Injury limit \$1,000,000
- + General Aggregate limit \$2,000,000
- + Products-completed operations limit \$2,000,000
- + Coverage for ongoing and completed operations must be provided
- + Policy Number must be clearly stated and legible
- + Date of expiration must be in the future from date of submission

Workers' Compensation Checklist

- + Any proprietor/partner/executive officer/member excluded: N (for no) must be marked
- + Per statue box must be marked
- + E.L. each accident limit \$1,000,000
- + E.L. disease – each employee limit \$1,000,000
- + E.L. disease – policy limit \$1,000,000
- + Policy number is clearly stated and legible
- + Date of expiration must be in the future from date of submission
- + OH BWC, if work is in Ohio and the vendor is not self-insured

Excess / Umbrella Liability Checklist-Triversity Construction LLC. and any other

Subcontractor shall purchase and maintain umbrella/excess insurance providing coverage excess to, and at least as broad as, the Commercial General Liability, Employer's Liability, and Automobile Liability insurance coverages detailed above, with limits pursuant to the box checked (combination with General and Auto Liability totaling these limits is acceptable).

- + Occurrence Box must be marked
- + Policy Number must be clearly stated and legible
- + Date of expiration must be in the future from date of submission
- + Excess/umbrella liability limits in combination with general liability limits totaling \$3,000,000/\$5,000,000/\$10,000,000 as detailed in contract requirements and as pursuant to the insurance classifications for general liability coverage below

Auto Liability Checklist

- + Any Auto Box must be marked
- + Combined Single limit (Per Accident) limit must be \$1,000,000
- + Policy Number must be clearly stated and legible
- + Date of expiration must be in the future from date of submission.

Contractor's Tools and Equipment Checklist

Subcontractor shall purchase and maintain "all risk" property insurance on a replacement cost basis up to the full insurable value of the equipment against all perils for its tools, personal property, and mobile equipment, scaffolding and forms, whether owned, or rented/leased (from Contractor or otherwise), and whether such property is located at the Project or in transit.

- + Rental/contractor's equip. coverage – sample "installation floater coverage limits" or "leased equipment"

Description of Operations Section Verbiage must be present as:

Description of operations should read: Triversity Construction LLC and any other person or organization as required by written contract or agreement shall be named as additional insureds on a primary and noncontributory basis on the general liability, automobile, and excess/umbrella liability policies. Waiver of subrogation in favor of ALL ADDITIONAL INSUREDS applies to all policies, where permissible by law. Worker's compensation: coverage is applicable in the state of operations.

If work is executed for Triversity Craft Force use description of operations below:

Description of operations should read: Triversity Craft Force and any other person or organization as required by written contract or agreement shall be named as additional insureds on a primary and noncontributory basis on the general liability, automobile, and excess/umbrella liability policies. Waiver of subrogation in favor of ALL ADDITIONAL INSUREDS applies to all policies, where permissible by law. Worker's compensation: coverage is applicable in the state of operations.

Endorsements

- + Compliant CG 20 10 07/04 AND CG 20 37 07/04, or their equivalent, must be attached to the Certificate.
- + Copies of any wrap up exclusion endorsements on your general liability policy must be submitted with the certificate. CG 21 31 12/19 (or equivalent) are required.

Please note that Triversity Construction and Triversity Craft Force are separate Certificates of Insurance (COIs).

- + Certificate holder must be: Triversity Construction Company, 921 Curtis Street Cincinnati, Ohio 45206

OR

- + Certificate holder must be: Triversity Craft Force, 921 Curtis Street Cincinnati, Ohio 45206

All Work Classifications will be required to carry General Liability Limits of \$1 million single occurrence and \$2 million aggregate and Excess/Umbrella insurance requirements according to the contract and/or Post-bid document. Additional insurance requirements may be required depending on the type of job and/or scope of work.

Professional Liability – professional services/activities, including construction management, design-build, architectural, engineering, surveying, site preparation services, any stamped drawings or Fire Protection design services.

Pollution Liability - abatement work; remediation, removal/ replacement, encapsulation, enclosure of hazardous materials or substances; disposal/transport of any hazardous materials or substances, any EIFS-related work.

Riggers or Crane - When this is required of our Subcontractors by the Owner Contract / Agreement.

Watercraft and Aircraft (UAV) - Use of any aircraft (UAV or Drone included) or watercraft of any kind in the performance of its work, whether such aircraft or watercraft is owned, leased, chartered or hired by them.

Marine Cargo: Goods in Transit Insurance - If Subcontractor is transporting cargo, goods, materials, etc. for incorporation into the Project from outside the United States.

We understand that our requirements may be higher than your current coverage; however, we still encourage you to complete the prequalification and contact our Risk & Compliance Department with any questions regarding insurance prequalification. We have also attached a variety of sample COIs below to serve as an additional resource.