



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
00/00/0000

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER INSURANCE AGENT'S NAME AND ADDRESS	CONTACT NAME: INSURANCE AGENT'S NAME
	PHONE (A/C, No, Ext): 555-555-5555 FAX (A/C, No): 555-555-5555 E-MAIL ADDRESS: INSURANCE AGENT'S EMAIL
INSURED NAME AND ADDRESS OF SUBCONTRACTOR	INSURER(S) AFFORDING COVERAGE NAIC #
	INSURER A : NAME OF INSURANCE COMPANY
	INSURER B : NAME OF INSURANCE COMPANY
	INSURER C : NAME OF INSURANCE COMPANY
	INSURER D : INSURER E : INSURER F :

COVERAGES      CERTIFICATE NUMBER:      REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	FULL POLICY NUMBER	00/00/0000	00/00/0000	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$			
	GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC									
	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				FULL POLICY NUMBER	00/00/0000	00/00/0000	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						FULL POLICY NUMBER	00/00/0000	00/00/0000	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/>	<input checked="" type="checkbox"/>	FULL POLICY NUMBER	00/00/0000	00/00/0000	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000			

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
HENDRICK CONSTRUCTION, INC., OWNERS, OFFICERS & ALL OTHER PARTIES PER CONTRACT ARE ADDITIONAL INSURED ON GENERAL LIABILITY PER CG2037 1001 TO INCLUDE ONGOING & UNLIMITED COMPLETED OPERATIONS & THE AUTOMOBILE POLICY ON A PRIMARY & NONCONTRIBUTORY BASIS TO ANY OTHER INSURANCE AVAILABLE TO THE HOLDER. ENDORSEMENTS ATTACHED. A WAIVER OF SUBROGATION APPLIES ON THE GENERAL & AUTOMOBILE LIABILITY & WORKERS' COMPENSATION POLICIES IN FAVOR OF HENDRICK CONSTRUCTION, INC. OWNERS, OFFICERS & ALL OTHER PARTIES. THE UMBRELLA POLICY FOLLOWS FORM OVER THE GENERAL, AUTOMOBILE & EMPLOYERS LIABILITY POLICIES. 30 DAYS WRITTEN NOTICE OF CANCELLATION TO THE NAMED CERTIFICATE HOLDER APPLIES ON ALL LINES OF COVERAGE. WORKERS COMPENSATION COVERAGE APPLIES TO 3A OF THE POLICY FOR THE STATES OF NORTH CAROLINA AND SOUTH CAROLINA AND THE STATES WHERE THE JOB IS LOCATED.

<b>CERTIFICATE HOLDER</b>  HENDRICK CONSTRUCTION, INC. 5601 77 CENTER DRIVE, SUITE 250 CHARLOTTE, NC 28217	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  MUST BE SIGNED BY AGENT

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**HENDRICK CONSTRUCTION, INC.**  
**Subcontractor Checklist**

**Insurance must be documented by current, original, signed certificates of insurance. The insurance companies shall be rated A VIII or better by A.M. Best. Current certificates of insurance MUST be submitted prior to starting work, and be on file before a subcontractor is paid.**

**Certificate Holder:** HENDRICK CONSTRUCTION, INC.  
5601 77 CENTER DRIVE, SUITE 250  
CHARLOTTE, NC 28217

**GENERAL LIABILITY**

General Aggregate	\$2,000,000
Products/Completed Operations	\$2,000,000
Per Occurrence	\$1,000,000
Personal & Advertising	\$1,000,000
Fire Damage	\$ 100,000
Medical Expense	\$ 5,000

Upon request, a copy of the declarations pages and policy exclusions shall be forwarded to HCI. The policy shall have no residential/habitational construction exclusion nor project height limitation. A **per project aggregate** limit should be included.

**AUTOMOBILE LIABILITY**

Any Auto - \$1,000,000 Combined Single Limit Bodily Injury and Property Damage

**ADDITIONAL INSURED WORDING**

Hendrick Construction, Inc., Owners, Officers, and all other parties as required by contract must be named as additional insureds on the **General Liability** policy per endorsement **CG 2037 1001** or an equivalent, that provides **ongoing and unlimited completed** operations coverage and on the **Automobile Liability** policy, both on a **primary and noncontributory** basis to any other insurance available to the certificate holder. The additional insured endorsements must accompany the certificate.

**EXCESS/UMBRELLA LIABILITY**

Each Occurrence Limit - \$2,000,000    Aggregate Limit - \$2,000,000

The Umbrella Liability policy must be **following form** over the General Liability, Automobile Liability and Workers Compensation/Employers Liability policies.

**WORKERS COMPENSATION**

Bodily Injury by accident	\$500,000 accident
Bodily Injury by disease	\$500,000 each employee
Bodily Injury by disease	\$500,000 policy limit

Statutory Limits and coverage must be afforded in the State of said project.

3A OF THE WORKERS COMPENSATION POLICY LISTS STATES OF NORTH CAROLINA & SOUTH CAROLINA & THE STATES WHERE THE JOB IS LOCATED.

**Waiver of Subrogation**

A Waiver of Subrogation shall be added to the **General Liability, Automobile Liability, and Workers' Compensation** policies in favor of Hendrick Construction, Inc. Owners, Officers and all other parties as required by contract with respect to all projects during the policy term.

**Cancellation:** The certificate shall have a **30 day** cancellation provision on each line of coverage.