

INSURANCE CERTIFICATES

BEFORE YOU BEGIN WORK ON ANY PROJECT OF S.C. ANDERSON, INC., YOU MUST HAVE ALL REQUIRED INSURANCE CERTIFICATES TURNED INTO OUR MAIN OFFICE. IF YOU DO NOT TURN IN INSURANCE CERTIFICATES, IT WILL DELAY PAYMENTS AND RETURNING OF YOUR CONTRACTS. THE FOLLOWING ARE THE INSURANCE REQUIREMENTS FOR ALL JOBS – NOTE HIGHER LIMITS MAY BE REQUIRED PER OWNER’S SPECIFICATION:

1. Commercial General Liability Coverage with minimum limits of \$1,000,000 per occurrence / \$2,000,000 aggregate. The insurance company should be rated “A-VII” or better in the Best Rating Guide and admitted to do business in California. Claims-Made or Modified Occurrence forms are unacceptable.
2. Contractual Liability Coverage with limits of \$1,000,000 per occurrence / \$2,000,000 aggregate. Defense outside any and all occurrence limits.
3. Comprehensive Automobile Liability Coverage with limits of \$1,000,000 combined single limit. Copies of policies or certificates are required for all vehicles of employees or sub-subcontractors that will be used on our projects. If you do not own any autos under your company name, a certificate of insurance reflecting hired and non-owned auto liability is required.
4. Current Workers’ Compensation complying with applicable state status.
5. Employers Liability Coverage with limits of \$1,000,000.
6. Thirty (30) days written Notification of Cancellation.
7. Additional Insured Endorsement (Form CG2010, Edition 11/85 Form B or comparable) to: **S.C. Anderson, Inc.** (& Usually the Owner)
8. Also, you must reference the job location on the certificate.
9. Subcontracts with Explosion, Collapse and Underground Exposure are to have this coverage with limits of \$1,000,000 which must be denoted on the certificate. If subsidence coverage is excluded, it must be noted on the certificate of insurance.
10. Professional Liability coverage with limits of \$1,000,000 required for the following types of subcontractors: Architects, Engineers, Soils Engineers and Surveyors.
11. Waiver of Subrogation for WC.

NOTE: NAMED INSURED ON CERTIFICATES MUST MATCH THE NAME ON OUR CONTRACT.

We appreciate your expedient return of the insurance and please remember to forward to your insurance agent immediately!!!

Mailing Address: **S.C. Anderson, Inc.**
 Attn: Janene Huffmon
 P.O. Box 81747
 Bakersfield, CA 93380-1747
 Fax (661) 392-7089
 To email certificates:

huffmonj@scanderson.com