



Brazos Contractors & Development, Inc.  
9191 Gulf Fwy, Bldg. D - 400  
Houston, TX 77017  
Phone (713) 947-9700 Fax (713) 337-2210

## **NOTICE TO BIDDERS – INSURANCE REQUIREMENTS**

**Please do not bid this project, if you cannot provide us with the following requirements:**

1) All policies with the exception of the Worker's Compensation shall be endorsed as naming the Contractor and Owner as Additional insured. Every policy shall be endorsed with a waiver of Subrogation in favor of Contractor and Owner and shall be primary over any Contractor's collectible insurance. All policies shall provide that they may not be modified or canceled without giving Contractor and Owner at least thirty (30) days written notice. The Subcontractor will provide insurance or it will be withheld from moneys owed to the Subcontractor at Contractor's insurance company's rates. The following wording must be on all insurance certificates:

Brazos Contractors Development, Inc. and (Owner) are named as Additional Insured on all policies except Workers Compensation. Brazos Contractors Development, Inc. and (Owner) are provided a Waiver of Subrogation on all policies. Coverage provided insured is primary over any Contractor's collectible insurance.

2) Prior to commencement of work, Subcontractor shall furnish Contractor a certificate of insurance showing that Subcontractor has and will maintain throughout the contract, with insurance companies rated "A" or better, of the following types and amounts:

- a) Worker's Compensation and Employer's Liability:
  - i) Statutory Compensation for all states in which operations are conducted.
  - ii) Employer's Liability with a limit of or not less than \$500,000 bodily injury/accident; \$500,000 disease/employee; \$500,000 disease policy limit.
- b) Comprehensive General Liability (other than automobile):
  - i) Bodily Injury and Property Damage: \$1,000,000 Combined Single Limit, General Aggregate; \$2,000,000
  - ii) Products & Completed Operations Aggregate: \$2,000,000
  - iii) Personal & Advertising injury: \$1,000,000
  - iv) Fire Damage Liability: \$50,000
  - v) Medical Expense: \$10,000

The Commercial General Liability policy shall include the minimum coverage: Premises/Operations insurance; Independent Contractor's Coverage; Aggregate Limits of insurance per Project; Producer/Completed operations; Broad Form Contractual Liability specifically in support of, but not limited to, the indemnity provisions of the Contract Documents, Personal Injury Liability with exclusions related to contractual liability deleted.

- 3) Automobile Liability:
  - a) To include coverage for all owned, non-owned and hire automobiles.
  - b) Bodily injury and property damage: \$500,000 Per Occurrence Combined Single Limit.