

<sup>\*</sup> This chart is for general information only and does not replace, change or supersede the insurance requirements in the Subcontract Agreement. Refer to the Subcontract Agreement for details on all insurance requirements. H&W reserves the right to determine the applicable requirements on a case by case basis and may amend this document without notice.

## **Subcontractor by Scope - Annual Insurance Coverage Categories**

Subcontractors by Scope	Category 1*  Standard  Requirements -  GL, Auto, WC,  Umbrella/Excess (no  XCU exclusion)	Category 2* Standard Reqs. + Professional Liability (PL)	Category 3*  Standard Reqs. +  Pollution	Category 4* Standard Reqs. + PL + Pollution	Category 5*  Standard Reqs. +  Pollution + No EIFS  Exclusion
Architects, Engineers, Design Firms		X			
<b>Demolition &amp; Environmental Abatement</b>			х		
Concrete	х				
Earthwork			x		
Masonry	х				
Landscape	x				
Unit Paving / Roof Paver System	X				

Subcontractors by Scope	Category 1*  Standard  Requirements -  GL, Auto, WC,  Umbrella/Excess (no XCU exclusion)	<u>Category 2*</u> Standard Reqs. + Professional Liability (PL)	Category 3*  Standard Reqs. +  Pollution	Category 4* Standard Reqs. + PL + Pollution	Category 5*  Standard Reqs. +  Pollution + No EIFS  Exclusion
Electrical		X			
Elevators	X				
Fire Sprinkler/Protection		х			
Flooring	x				
Mechanical				Х	
Refrigeration				х	
Plumbing				Х	
Painting			х		
Drywall/ Drywall Systems		х			
Wood Framing	x				
Doors & Hardware/Folding Doors & Grilles	X				
Doors & Hardware/ Folding Doors & Gilles	Χ				

Subcontractors by Scope	<u>Category 1*</u> Standard Requirements -	Category 2*  Standard Reqs. +	Category 3* Standard Reqs. +	Category 4* Standard Reqs. +	Category 5*  Standard Reqs. +
	GL, Auto, WC, Umbrella/Excess (no XCU exclusion)	Professional Liability (PL)	Pollution	PL + Pollution	Pollution + No EIFS Exclusion
Glass/Glazing - Entrances & Storefronts		Х			
Roofing	х				
Site Utilities			X		
Steel/ Fabrication/Handrails/Misc. Steel	х				
Specialties/Misc. Scopes	Х				
Waterproofing/Damp proofing			X		
Millwork & Countertops	х				
Metal Wall Panels		х			
EIFS/Cement Plastering					х
Pools/Fountains		х			
Data Comm/Low Volt/Structured Cabling	X				