



* 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

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

Subcontractors by Scope

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Electrical		X			
Elevators	X				
Fire Sprinkler/Protection		X			
Flooring	X				
Mechanical				X	
Refrigeration				X	
Plumbing				X	
Painting			X		
Drywall/ Drywall Systems		X			
Wood Framing	X				
Doors & Hardware/Folding Doors & Grilles	X				

Subcontractors by Scope

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