



The Renov Team LLC

Subcontractor Insurance Requirements

Effective Date: 03/18/2024

Applies To: All subcontractors, sub-subcontractors, vendors, and trade partners performing work for The Renov Team LLC ("The Renov Team").

Purpose

To protect our clients, projects, and trade partners, The Renov Team requires active insurance coverage before any subcontractor begins work. No subcontractor may mobilize, start work, deliver materials, or access a job site until insurance has been received, reviewed, and approved.

1) Policy Requirement Before Work Begins

Subcontractors must provide a current Certificate of Insurance (COI) and any required endorsements before starting work, delivering materials, or accessing any jobsite. If coverage expires during an active project, subcontractors must submit updated proof of insurance prior to expiration to avoid work stoppage.

2) Insurance Company Standards

All required policies must be issued by insurance carriers licensed to do business in the state where work is performed. The Renov Team may request carrier rating information or additional proof of coverage as needed.

3) Minimum Required Coverages

A) Commercial General Liability (CGL) - Required

Minimum limits for most subcontractors:

- \$1,000,000 Each Occurrence (Bodily Injury & Property Damage)
- \$2,000,000 General Aggregate
- Products/Completed Operations coverage included (limits may vary by policy structure)

Higher limits may be required for specific trades or project types. See Section 4.

B) Workers' Compensation & Employers Liability - Required (Where Applicable)

- Workers' Compensation as required by the state where work is performed
- Employers Liability: \$1,000,000 (recommended; may be required depending on job and jurisdiction)

If subcontractors use leased employees or temporary labor, subcontractors must provide evidence of proper coverage for those workers.

C) Automobile Liability - Required If Driving to/for the Job

For any owned, hired, or non-owned vehicles used for the work:

- \$1,000,000 Combined Single Limit per accident (Bodily Injury & Property Damage)

D) Professional Liability - Required If Providing Design/Consulting

If subcontractors provide any design, engineering, architecture, or design-build services:

- \$1,000,000 per claim (minimum)

Coverage must remain in force during the work and may be required to be maintained after completion depending on the project.

E) Pollution Liability - Required If Handling Environmental/Hazard Risks

Required for scopes involving hazardous materials or environmental exposure (for example: asbestos/lead/silica, remediation, contaminated soil, certain dewatering/utility scopes, or as required by project):

- \$1,000,000 per incident
- \$2,000,000 aggregate
- Or higher if required by the project/client

4) Trades That May Require Higher Limits

Some projects require increased liability limits due to risk profile and client requirements. Subcontractors performing any of the following may be required to carry higher CGL limits (commonly \$2M-\$5M per occurrence, project-dependent):

- Roofing (repair/replacement, waterproofing, flashing)
- HVAC
- Plumbing
- Electrical
- Concrete / grading / excavation / underground utilities
- Structural / rough carpentry / framing
- Exterior envelope (siding, stucco/EIFS, glazing/storefront, exterior doors/windows)
- Waterproofing, exterior sheet metal
- Crane, rigging, scaffold operations
- Any other trade The Renov Team designates based on project requirements

If a project requires higher limits, The Renov Team will notify subcontractors before award. Higher limits can be met by a combination of CGL plus Umbrella/Excess coverage.

5) Endorsements & Certificate Holder Requirements

A) Certificate Holder (Required)

COI must list the following as Certificate Holder:

**The Renov Team LLC
4604 Gem Lake Rd
Amarillo, TX 79106**

B) Additional Insured (Required for CGL)

The Renov Team LLC must be included as Additional Insured in the subcontractor's General Liability policy for ongoing and completed operations where applicable. If the project requires it, the owner/client may also need to be listed; The Renov Team will advise.

C) Primary & Non-Contributory (Required)

Subcontractor insurance must be primary and non-contributory with respect to The Renov Team's insurance (The Renov Team's coverage must be excess and not contribute).

D) Waiver of Subrogation (May Be Required)

The Renov Team may require a waiver of subrogation on Workers' Compensation and/or General Liability depending on project requirements.

E) Notice of Cancellation

COI should reflect that the insurer will endeavor to provide advance notice of cancellation or material change. Subcontractors are responsible for maintaining continuous coverage and providing updated certificates.

6) Sub-Subcontractors

If subcontractors hire any sub-subcontractors, subcontractors must ensure all lower tiers maintain insurance in like form and amounts and can provide proof upon request.

7) Non-Compliance

If subcontractors do not meet these requirements, The Renov Team may:

- Delay start dates or suspend work until compliance is met
- Remove subcontractors from the bid list or terminate work authorization
- Require additional insurance when mandated by a project/client

8) How to Submit Insurance Documents

Send your COI and required endorsements to info@therenovteam.com

Subject Line: COI - [Company Name] - [Trade]