

Exhibit A - Insurance Requirements

The Subcontractor, at its own expense, shall purchase and maintain in full force and effect, such insurance on an occurrence form (unless otherwise noted below) with a company or companies lawfully authorized to do business in the jurisdiction in which the project/work is located and have a general policy holder rating of A- or better as rated by AM Best, insurance policies as outlined below. Such policies shall protect the Contractor from claims, which may arise out of or result from the Subcontractor's (or anyone directly or indirectly employed by the Subcontractor) operations performed under the Contract. The Subcontractor shall be required to provide Certificates of Insurance, and upon demand, any policy or endorsement, evidencing the following coverage:

Commercial General Liability (CGL):

Limits: \$1,000,000 each occurrence
\$2,000,000 general aggregate limit
\$2,000,000 products/completed operations aggregate limit
\$1,000,000 personal injury/advertising injury limit

Coverage:

Insurance coverage should be in force and maintained on a coverage form no less restrictive than the latest edition of the Commercial General Liability policy filed by the Insurance Service Office (1988 form or more recent.)

Requirements:

1. Products/Completed Operations Liability shall be maintained in full force and effect for a period of three (3) years following the final completion of the work.
2. Harry Grodsky & Co., Inc. to be listed as an additional insured including coverage for products/completed operations (or blanket additional insured as required by written contract.) Use of endorsement CG2010 11/85 or equivalent.
3. Insurance of subcontractors to be primary and non-contributory
4. Waiver of Subrogation with respect to General Liability
5. Per project general aggregate
6. XCU coverage must be provided

Worker's Compensation and Employer's Liability Coverage:

Limits: Coverage A (Workers Compensation) - statutory
Coverage B (Employer's Liability) - \$500,000 per accident or disease (or sufficient to meet Umbrella requirements.)

Coverage:

If applicable, statutory coverage for United States Longshoreman and Harbor Workers, and the Jones Act

Requirements:

Waiver of subrogation with respect to Worker's Compensation

Comprehensive Automobile Liability:

Limits: \$1,000,000 Combined Single Limit (CSL) for Bodily Injury and Property Damage.

Coverage: Coverage to include owned, non-owned and hired vehicles, including the loading and unloading thereof.

Requirements:

Waiver of subrogation with respect to Auto Liability

In the event the subcontractor does not own any automobiles in the corporate name, non-owned vehicle coverage shall apply and must be endorsed onto the subcontractor's personal auto policy or the CGL coverage.

Excess Liability Umbrella Coverage

The umbrella policies shall contain a minimum \$5,000,000 per occurrence and \$5,000,000 aggregate limit with coverage at least as broad as primary underlying insurance, covering all work performed by the subcontractor under this contract.

Watercraft Hull and Protection Indemnity Liability (if applicable)

Including coverage for owned, non-owned and hired crafts: including the loading or unloading thereof. Minimum policy limits of:

1. Value of the hull
2. \$1,000,000 protection & indemnity (including coverage for Bodily Injury and Property Damage.)

Aircraft Hull and Liability (if applicable)

Including coverage for owned, non-owned, and hired crafts; including the loading or unloading thereof. Minimum policy limits of:

1. Combined Single limit (bodily injury/property damage) of \$1,000,000 to include passenger liability without seat limitations.

Professional Liability (if applicable)

Limits: \$2,000,000 per occurrence / \$2,000,000 annual aggregate

Coverage: Coverage to protect the subcontractor against any negligent act, error, or omission arising out of design in engineering activities with respect to the project. Claims Made Form.

Contractors Pollution Liability (if applicable)

Limits: \$1,000,000 per occurrence / \$2,000,000 annual aggregate

Coverage: Coverage to protect the subcontractor from environmental losses resulting from work performed.

Riggers Liability (if applicable)

Limits: At least the replacement cost of the item in their care, custody, and control

Coverage: A Riggers Liability Policy provides special perils (all risk) coverage for property of others that the insured (a contractor) has agreed to lift or move.

Coverage applies only to property of others in the insured's care, custody or control. The property must be in the insured's possession for the purpose of a rigging (lifting) job or project. Coverage also applies to work done in connection with the lifting of property.