

**EXHIBIT A
SUBCONTRACTOR INSURANCE REQUIREMENTS**

Prior to commencing the Subcontract Work or entrance on Project Site. Subcontractors and sub-subcontractors shall obtain the insurance set out in this Exhibit A from a company or companies with a minimum AM Best rating of A-, VII.

1. WORKERS COMPENSATION / EMPLOYERS' LIABILITY INSURANCE

1.a. Subcontractors and sub-subcontractors shall provide, at their own expense, Worker's Compensation to cover full liability under the Worker's Compensation Laws of the jurisdiction in which the Project is located at the statutory limits required by said laws.

1.b. The policy required by paragraph 1 shall be endorsed to include a Waiver of Subrogation in favor of Flintco, LLC

1.c. Subcontractors and sub-subcontractors shall provide, at their own expense Employer's Liability (or combination of EL insurance and umbrella liability or excess insurance which covers EL) with the following minimum limits of liability:

\$500,000 Each Accident \$1,000,000 Disease-Policy Limit \$100,000 Disease-Each Employee

2. COMMERCIAL GENERAL LIABILITY INSURANCE (1993 ISO form or its equivalent)

2.a. Subcontractors and sub-subcontractors shall provide, at their own expense, Commercial General Liability Insurance, on an "occurrence basis", including insurance for operations, independent contractors, products-completed operations, and contractual liability. The insurance required by this paragraph 2 shall be in limits not less than the following:

\$2,000,000 - General Aggregate	\$1,000,000 - Each Occurrence
\$2,000,000 - Products-Completed Operations Aggregate	\$ 50,000 - Fire Damage (any one fire)
\$1,000,000 - Personal & Advertising Injury	\$ 5,000 - Medical Expense (any one person)

**The following entities are required by the General Contract as Additional Insureds.
Flintco, LLC, Owner, and Architect**

2.b. The policy required by paragraph 2 shall be endorsed to name the above as Additional Insureds, utilizing form CG 2010 (11/85) -Additional insured – Owners, Lessees or Contractors, or its equivalent which must include both premises-operations coverage and products-completed operations coverage and will show evidence of endorsement on the face of the certificate of insurance.

2.c. The Commercial General Liability policy (General Aggregate) shall be endorsed to include CG 25 03 - Aggregate Limits of Insurance (Per Project), or its equivalent.

3. BUSINESS AUTOMOBILE LIABILITY INSURANCE

3.a. Subcontractors and sub-subcontractors shall provide, at their own expense, Automobile Liability Insurance for claims of ownership, maintenance, or use of a motor vehicle at, upon, or away from the Project Site. The insurance shall cover all owned, non-owned, and hired automobiles used in connection with the Work, with the following minimum limits of liability:

\$1,000,000 Each Accident Limit (Bodily Injury and Property Damage)

3.b. The policy required by paragraph 3 shall be endorsed to name Flintco, LLC, as Additional Insureds, utilizing form TE 99 01B - Additional Insured, or its equivalent and will show evidence of endorsement on the face of the certificate of insurance .

4. EXCESS LIABILITY INSURANCE

4.a. Subcontractors shall provide, at their own expense, Following Form Excess Liability Insurance with coverages at least as broad as those of the primary policies set out in paragraphs above (including additional insured requirements), excluding Workers Compensation, with limits not less than the following:

\$2,000,000 Each Occurrence \$2,000,000 Each Aggregate

4.b. The Excess Liability Insurance shall attach directly over the underlying primary policies, with no break or gap in coverage between them.

5. MISCELLANEOUS

5.a. Subcontractors shall provide to Contractor a certificate of insurance setting out the above coverages and limits on the certificate. Said certificate shall state that the policies required by this Exhibit A have been endorsed to provide that the insurers issuing said policies shall give Flintco, LLC not less than thirty (30) days prior written notice in the event of cancellation or change in coverage thereunder. Said certificate, when properly executed, shall become Exhibit A to the Subcontract Agreement.

5.b. All insurance required by this Exhibit A shall be maintained without interruption from the date of commencement of the Subcontract. Work throughout the warranty period as scheduled in the Subcontract Agreement. The insurance requirements set out in this Exhibit A are independent from all other obligations of Subcontractor under the Subcontract Agreement and apply whether or not required by any other provision of the Subcontract Agreement.

5.c. All insurance policies provided pursuant to this Exhibit A shall be primary and non-contributing with, and not in excess of, any other insurance available to Contractor (or any other entity named as an additional insured thereunder).

5.d. All insurance policies procured, paid for, and maintained by the Subcontractor for the work performed according to this Subcontract Agreement must contain a Waiver of Subrogation rights against that of the Owner, Flintco, its parent, owners, subsidiaries and affiliate companies, their agents, employees, directors, servants, and insurers. This Waiver of Subrogation is required not only with respect to property, liability, or other insurance required of Subcontractor in this article, but also with respect to any other property, liability, or other insurance the Subcontractor may have in force that may cover the work performed for this job.