

Insurance Requirements

MANDATORY CERTIFICATE WORDING:

Note: It is required that insurance certificates be kept updated for a 12 -month period after date of last payment for all projects.

- Certificate Holder Name & Address:

**Hart Enterprises, Inc
7105 Bakers Bridge Ave, Suite 100
Brentwood, TN 37027**

- The Cancellation Notice on the Certificate to provide 30 days notice.
- Certificate must contain the following wording in the “Description of Operations” section:

“Certificate holder is named as an Additional Insured as respects the General Liability policy for all work done on their behalf.”

- Insurance Companies must have an A.M. Best rating of at least “A-:VII”.

Commercial General Liability

Minimum Limit of Liability:

\$1,000,000 Per Occurrence

\$2,000,000 Aggregate

- Occurrence Form with a Maximum Deductible of \$500.
 - Completed Operations Must Be Included.

Worker’s Compensation

Statutory Coverage with standard Employer’s Liability limit.

Commercial Auto Liability

Minimum Liability limit of **\$500,000**

- Coverage must be ANY AUTO or Scheduled autos and Hired & non-owned autos