

# The Westory

607 14<sup>th</sup> Street NW, Washington DC 20004

## Contractor Insurance Requirements

1. **Worker's Compensation** - insurance with coverage and limits complying with the statutory requirements of the jurisdiction in which the services are performed. If a statutory limit does not exist in the jurisdiction where the work is to be performed, the Workers' Compensation limit shall be **\$1,000,000 per occurrence with no aggregate**.
2. **Employer's Liability** - insurance with limits of \$1,000,000 each accident with no aggregate covering all personnel employed by Manager in connection with its services hereunder. Employer's Liability insurance with \$1,000,000 bodily injury by disease each employee and annual aggregate.
3. **Commercial Automobile Liability** - insurance covering all owned, non-owned and hired vehicles used in the performance of the work with limits of not less than \$1,000,000 per occurrence with no aggregate combined single limit for bodily injury and property damage where automobiles are used to transport employees or materials to and from project sites.
4. **Commercial General Liability** - occurrence-form insurance, including coverage for: blanket broad contractual liability, premises and operations, bodily injuries and property damage, products and completed operations, liability arising from independent contractors, and personal and advertising injuries. This insurance shall have general liability limits of \$1,000,000 per occurrence and \$2,000,000 annual aggregate. The policy form shall be at least as broad as the most current Insurance Services Office Commercial General Liability Coverage Form or its equivalent. Products and completed operations limits should be \$1,000,000 per occurrence and \$2,000,000 per location annual aggregate; personal and advertising injury limits should be \$1,000,000 per occurrence and annual aggregate. Products and completed operations coverage shall be maintained for a period of five (5) years following completion of the work.
5. **Excess (Umbrella) Liability** - insurance shall be no more restrictive than the underlying insurance with a limit of liability of \$2,000,000 per occurrence and annual aggregate, including coverage for products and completed operations exposure. This policy will sit over all liability policies described in paragraphs 2, 3 and 4. Excess coverage shall be maintained by the Manager for an additional five (5) years after completion of the work.
6. **Comprehensive Crime Policy/Fidelity Bond** - limits of not less than \$1,000,000 per loss and annual aggregate. The coverage shall include without limitation: i) forgery, ii) computer fraud, iii) loss occurring on Owner's premises and in transit and iv) third party liability.

**Please list the following as additional insureds:**

REEP-OFC Westory DC LLC  
Cushman & Wakefield U.S., Inc.