



## **INSURANCE VENDOR INSURANCE REQUIREMENTS**

The following Minimum Contractor/Subcontractor Insurance Requirements are based on risk exposure and scope of work. Your company must carry insurance including but not less than, according to the specific category.

**Please make sure you include all the information listed in Section A and B. Without all required information, Transwestern will delay or deny your service.**

### **SECTION A:**

**\*\*NO CONSTRUCTION OR SERVICE OPERATION IS TO BEGIN PRIOR TO RECEIPT OF  
REQUIRED CERTIFICATES OF INSURANCE\*\***

#### **CATEGORY I – High Risk /Major Exposure**

- |                                 |                           |                            |
|---------------------------------|---------------------------|----------------------------|
| ▪ General Contractors           | ▪ New Construction Trades | ▪ Major Renovation Trades  |
| ▪ High Rise Curtain Wall Repair | ▪ Armed Security Guards   | ▪ High Rise Window Washing |
| ▪ Swimming Pool Management      | ▪ Demolition-structural   | ▪ Hot Work                 |

#### **Minimum Limits:**

**General Liability: \$1,000,000 Per Occurrence/ \$1,000,000 Aggregate**

The appropriate Transwestern entity and the owner must be named as additional insureds.

**Umbrella Liability: \$5,000,000 Per Occurrence/ \$5,000,000 Aggregate**

The appropriate Transwestern entity and the owner must be named as additional insureds.

**Automobile Liability: \$1,000,000 combined single limit. Include coverage on all owned, hired and non-owned automobiles.**

**Workers' Compensation and Employers' Liability Insurance \$1,000,000 each accident for bodily injury by accident; \$1,000,000 bodily injury by disease.**

**Minimum Financial Rating: A.M. Best A8**

## **CATEGORY 2 – Moderate Risk /Exposure**

- |                           |                       |                            |
|---------------------------|-----------------------|----------------------------|
| ▪ HVAC                    | ▪ Plumbing            | ▪ Elevators and Mechanical |
| ▪ Electrical              | ▪ Concrete            | ▪ Demolition-Interior      |
| ▪ Roofing                 | ▪ Movers              | ▪ Framing/Drywall          |
| ▪ Trash Haulers           | ▪ Mechanical          | ▪ Asphalt                  |
| ▪ Alarm Systems           | ▪ Interior Sprinklers | ▪ Carpentry                |
| ▪ Unarmed Security Guards | ▪ Investigation       | ▪ Locksmiths               |

### **Minimum Limits:**

#### **General Liability: \$1,000,000 Per Occurrence/ \$1,000,000 Aggregate**

The appropriate Transwestern entity and the owner must be named as additional insureds.

#### **Umbrella Liability: \$1,000,000 Per Occurrence/ \$1,000,000 Aggregate**

The appropriate Transwestern entity and the owner must be named as additional insureds.

**Automobile Liability: \$1,000,000 combined single limit. Include coverage on all owned, hired and non-owned automobiles.**

**Workers' Compensation and Employers' Liability Insurance \$1,000,000 each accident for bodily injury by accident;\$1,000,000 bodily injury by disease.**

**Minimum Financial Rating: A.M. Best A8**

## **CATEGORY 3 - Moderate to Low Risk/ Exposure**

- |                        |                        |                       |
|------------------------|------------------------|-----------------------|
| ▪ Exterior Painting    | ▪ Landscaping          | ▪ Computer Cabling    |
| ▪ Masonry              | ▪ Phone Cabling        | ▪ Glass               |
| ▪ Flooring (all types) | ▪ Insulation           | ▪ Snow Removal        |
| ▪ Millwork/Cabinetry   | ▪ Exterior Sprinklers  | ▪ Carpeting           |
| ▪ Pest Control         | ▪ Waterways Management | ▪ Commercial Cleaning |

### **Minimum Limits:**

#### **General Liability: \$1,000,000 Per Occurrence/ \$1,000,000 Aggregate**

The appropriate Transwestern entity and the owner must be named as additional insureds.

#### **Umbrella Liability: Attempt to obtain \$1,000,000 Per Occurrence/ \$1,000,000Aggregate Umbrella**

If this is not economically feasible, the requirement may be waived under special circumstances. The appropriate Transwestern entity and the owner must be named as additional insureds.

**Automobile Liability: \$1,000,000 combined single limit. Include coverage on all owned, hired and non-owned automobiles.**

**Workers' Compensation and Employers' Liability Insurance \$1,000,000 each accident for bodily injury by accident; \$1,000,000 bodily injury by disease.**

**Minimum Financial Rating: A.M. Best A6**

#### **CATEGORY 4 – Low Risk/Exposure**

- Blinds/Draperies
- Light Cleaning
- Ceramic Tile Walls
- Other Low Risk Goods and Services Vendors & Contractors
- Commercial Cleaning
- Temporary Labor
- Interior Painting
- Interior Decorator
- Wallpaper
- Interior Plant Maintenance

#### **Minimum Limits:**

**General Liability: \$500,000 Per Occurrence/\$500,000 Aggregate**

The appropriate Transwestern entity and the owner must be named as additional insureds.

**Automobile Liability: \$500,000 combined single limit. Include coverage on all owned, hired and non-owned automobiles.**

**Workers' Compensation and Employers' Liability Insurance \$1,000,000 each accident for bodily injury by accident; \$1,000,000 bodily injury by disease.**

**Minimum Financial Rating: A.M. Best A6**

#### **CATEGORY 5 – Temporary Labor (any non-Transwestern employee)**

- Temporary Services Agencies
- Temporary Office Staff
- Valets
- Parking Attendants

Request an "Alternative Employer Endorsement" from the temporary agency naming the appropriate Transwestern entity and the owner as additional insureds. "Occupational Accident Coverage" is not sufficient.

#### **Minimum Limits:**

**Minimum General Liability: \$500,000 Per Occurrence/\$500,000 Aggregate –** The appropriate Transwestern entity and the owner must be named as additional insureds.

**Workers' Compensation and Employers' Liability Insurance \$1,000,000 each accident for bodily injury by accident; \$1,000,000 bodily injury by disease.**

**Minimum Financial Rating: A.M. Best Rating: A6**

## **CATEGORY 6 – Specialty Firms/Contractors**

### **Minimum Limits:**

**Minimum General Liability:** \$1,000,000 Per Occurrence/\$1,000,000 Aggregate – The appropriate Transwestern entity and the owner must be named as additional insureds.

**Workers' Compensation and Employers' Liability Insurance \$1,000,000 each accident for bodily injury by accident; \$1,000,000 bodily injury by disease.**

### **Additional Requirements:**

*Architects and Engineers*

Professional Liability Insurance  
**Requirement:**

<b>Project Cost</b>	<b>Prof. Liability Limit Requirement</b>
Under \$5 million	\$1 million
\$5 million to \$25 million	\$2 million
\$25 million to \$50 million	\$3 million to \$5 million
Over \$50 million	\$5 million or higher

*Technical Consultants* must also carry Errors and Omissions Insurance.

*Environmental Firms* must also carry specialized coverage such as asbestos or pollution insurance.

## **SECTION B:**

Please include this additional information in your insurance document.

- Policy number of carrier covering Commercial General Liability
- Effective date/expiration date of policy covering Commercial General Liability
- Certificate signed by an authorized representative of the carrier
- Notice of Cancellation provision under "Description of Operations"
- Primary, Noncontributory Provision under "Description of Operations"
- Named as Additional Insured

**RE: 801 South Figueroa Street, Los Angeles, CA 90017  
Transwestern Property Company West, LLC d/b/a Transwestern (Property Manager), Barings Real Estate Advisers; (Owner) are named as additional insured as required by written contract (See attached endorsement). Waiver of Subrogation applies (See attached endorsement).**

Named as Certificate Holder

**CPF 801 Tower, LLC c/o Transwestern Property Company West, LLC  
801 S. Figueroa St., Suite 650  
Los Angeles, CA 90017**

- UNDER "DESCRIPTION OF OPERATION" - WAIVER OF SUBROGATION APPLIES AS PROVIDED BY ENDORSEMENT ATTACHED.