HENDRICK CONSTRUCTION, INC.

Insurance Requirements

Insurance must be documented by current, original, signed certificates of insurance. The insurance companies shall be rated A VIII or better by A.M. Best. Current certificates of insurance **MUST** be submitted prior to starting work, and be on file before a subcontractor is paid.

Certificate Holder:

Hendrick Construction, Inc.

9144 ArrowPoint Blvd., Suite 150

Charlotte, NC 28273

General Liability

General Aggregate	\$2,000,000
Products/Completed Operations	\$2,000,000
Per Occurrence	\$1,000,000
Personal & Advertising	\$1,000,000
Fire Damage	\$ 100,000
Medical Expense	\$ 5,000

Additional Insured Endorsement

Hendrick Construction, Inc Owner and all other parties as required by contract must be named as additional insured per additional insured endorsement CG 2037 0704 or an equivalent that provides completed operations coverage. The additional insured endorsements must accompany the certificate.

Primary and Non-Contributory

Under description of operations please state the following:

"This insurance is primary and non-contributory to any other insurance available to the certificate holder"

Auto Liability

A) Any Auto - \$1,000,000 Combined Single Limit Bodily Injury and Property Damage

Excess/ Umbrella Liability

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

Workers' Compensation

Bodily Injury by accident

\$500,000 accident

Bodily Injury by disease

\$500,000 each employee

Bodily Injury by disease

\$500,000 policy limit

Statutory Limits, with Waiver of Subrogation in favor of Hendrick Construction, Inc.

Owners and Officers must be included in coverage

Workers' Compensation coverage is valid in the state in which the project is located.

Waiver of Subrogation

Waiver of Subrogation shall be added to the General Liability, Automobile Liability, and Workers' Compensation policies in favor of Hendrick Construction, Inc. Owner, and all other parties as required by contract with respect to all projects during the policy term.

Cancellation

This certificate shall have a 30 day cancellation provision and the "endeavor to" and "failure to" language shall be deleted from the standard ACORD 25 form, if allowed by law.