



**Insurance, Workers Compensation, and Waiver Requirements for All Subcontractors**

Prior to starting any project with ENZO Building and Design we will require all certificates listed below. All Subcontractors must meet the requirements listed below. Once ENZO has received your certificates and insurance requirements documents, your subcontract will be sent to you.

**Liability Insurance:**

Subcontractor shall carry such compensation, public liability and other types of insurance as may be required by the Contract Documents and to fully protect his workmen, the Contractor, the Owner and the public at all times naming the Contractor as an additional insured. In no case shall the Subcontractor’s insurance limits be below those listed below:

Workers Compensation	\$1,000,000	(Each Occurrence)
General Liability	\$2,000,000	
Product/Completed Operations	\$2,000,000	
Personal and Advertising Injury	\$1,000,000	
Each Occurrence	\$1,000,000	
Fire Damage	\$50,000	
Medical Expenses	\$5,000	
Automobile Liability	\$1,000,000	(Combined Single Limit)
Excess Liability	\$1,000,000	(Each Occurrence)

Subcontractor shall forward proof of insurance prior to the start of any work, however, failure of Contractor to demand such proof of insurance shall in no way relieve Subcontractor of responsibility to provide insurance as outlined in this paragraph. Additionally, Subcontractor shall cause the following language to be included on any Certificate of Insurance issued to Contractor:

**Workers' Compensation Insurance:**

Subcontractor, at its expense, shall fully comply with the workers' compensation laws for each state in which Subcontract Work is performed by its employees, and with the safety, health and other regulations of the governmental authorities that administer such laws. Before commencing the Subcontract Work on a Project, Subcontractor shall deliver to Contractor certificates evidencing such compliance with respect to each applicable state. Renewal certificates shall be provided to Contractor at least thirty (30) days prior to the expiration of any certificates.

***Please note, OHIO jobs will require an OHIO BWC certificate and KENTUCKY jobs will require proof of a KENTUCKY worker’s compensation policy***

**Waiver Requirements:**

ENZO Building and Design has specific waivers that must be submitted with each billing/invoice from a subcontractor.

*“SUB-CONTRACTOR AFFIDAVIT AND CONDITIONAL WAIVER OF LIEN UPON PROGRESS PAYMENT”*

Waiver must be included with each progress billing/invoice.

*“SUB-CONTRACTOR AFFIDAVIT AND CONDITIONAL FINAL WAIVER AND RELEASE OF LIENS”*

Waiver must be included in your final billing/invoice (*which is usually the retainage billing*).

*“MATERIAL SUPPLIER CERTIFICATE AND CONDITIONAL WAIVER OF LIEN UPON PAYMENT”*

This type of waiver is necessary if we issue a Purchase Order to a subcontractor for material only. These waivers **MUST** be filled out, signed, and notarized. Examples of waivers can be furnished upon request.