

COI Requirements 2024

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Type of Insurance	Minimum Limits of Coverage
Comprehensive Automobile Liability (must include hired / non-owned coverage)	\$1,000,000 Each Accident
Commercial General Liability	\$1,000,000 Per Occurrence \$2,000,000 General Aggregate \$2,000,000 Products/Completed Operations Aggregate \$1,000,000 Personal and Advertising Injury \$100,000 Fire Legal Liability (any one person) \$10,000 Medical Payments (any one person)
Workers' Compensation Insurance	To statutorily required levels
Employer's Liability Insurance	\$100,000 Each Accident \$500,000 Disease Policy Limit \$100,000 Disease Each Employee
Commercial Umbrella Liability Policy	\$1,000,000 Each Occurrence \$1,000,000 Aggregate
Errors & Omissions Insurance, if applicable	\$1,000,000 Each Occurrence \$2,000,000 Aggregate

This insurance must be placed with insurance companies having A.M. Best's Key Rating of A- or better and approved to do business in the state where the Scope of Work is performed. Contractor's insurance policies shall: (a) contain a severability of interest clause; (ii) be primary and any other insurance maintained by SCS, and its affiliates shall be excess and non-contributory; and (iii) contain a defense of lawsuits clause (applies outside of limits of liability). Prior to beginning the Scope of Work (including supplying materials), Contractor shall submit a certificate or certificates of insurance to SCS or its designated representative. SCS shall be named an additional insured except as to the Workers' Compensation Policy. All certificates of insurance must be accompanied by the following ISO forms or their equivalent. CG 20 10 & CG 20 37 (07/04 edition). CG 24 01, CG 2404 and WC 000313 as well as Aggregate Limits of Insurance applying per Project. The additional insured status must be maintained for a minimum of 2 years. The certificate of insurance shall contain at least a 30-day notice of cancellation. Certificates of insurance reflecting all of the above coverages and endorsements must be submitted to SCS prior to commencing the Scope of Work. The certificate should list the following:

Certificate Holder:
S.C. Swiderski, LLC and its Affiliates.
401 Ranger Street
Mosinee, WI 54455