

EXHIBIT No. 2
INSURANCE REQUIREMENTS
AGREEMENT NO. {Projects.Number}-{Contracts.ContractNumber}

The following provisions are incorporated into the Subcontract as additional requirements of Subcontractor.

1. Insurance requirements. Subcontractor agrees to obtain and maintain during the term of the Subcontract the following minimum insurance and such additional requirements of the Prime Contract. Subcontractor shall pay the premiums for such insurance.
 - a) Comprehensive general liability insurance including bodily injury and property damage liability: Coverage in minimum limits of \$1,000,000 per each injury or death of any person; \$1,000,000 for each accident or occurrence resulting in death or injury to any persons; \$1,000,000 for each accident or occurrence for property damage; \$2,000,000 general annual aggregate and \$2,000,000.00 completed operations aggregate. Coverage may include an umbrella for above requirements.
 - b) Comprehensive automotive liability insurance including bodily injury and property damage liability. Coverage limits of \$1,000,000 for each injury of death of any person; and \$1,000,000 for each accident or occurrence resulting in death or injury to any persons; and \$1,000,000 for each accident or occurrence for property damage, including owned, hired and non-owned automobiles.
 - c) Workman's Compensation, as required by state law.
 - d) Employer's Liability, minimum amount of \$1,000,000.
 - e) Other coverage. If Subcontractor's work requires special insurance and/or bonds to comply with any utility, railroad, or governmental body, or if Owner requires limits of liability greater than in paragraph "a" or "b", Subcontractor agrees to obtain such additional coverage at its expense.
 - f) Errors and Omissions Insurance: As may be required for own work.
 - g) Occurrence-based form policy is required. Claims-made form is unacceptable.
 - h) An **additional insured endorsement** for contractual liability coverage is required and **must be on ISO Form 20101185 or equivalent**. No additional insured listed on the certificate will be accepted.
 - i) All such insurance shall be endorsed to provide for a **waiver of subrogation** in favor of additional insured.
2. Subcontractor agrees to furnish to Contractor copies of the insurance coverage set forth above, together with a commitment by the insurance company or companies to notify Contractor (Hamel Contracting, Inc, 26359 Jefferson Ave, Suite A, Murrieta, CA 92562) thirty (30) days prior to the expiration, cancellation or any material change to any of the insurance policies required hereunder. In the event Subcontractor fails to obtain and maintain such insurance coverage, Contractor may, at its option, obtain and maintain the same for and on behalf of Subcontractor or terminate the Subcontract for default. All premiums plus twenty-five (25%) percent for overhead will be deducted from any amounts due Subcontractor from the complete and absolute responsibility of obtaining and maintaining insurance coverage as specified.
3. Subcontractor agrees to name Contractor (**Hamel Contracting, Inc., {LegalDocInfo.Owner}**) and others specified in Contract **Document** as additional insured on all insurance policies. The additional insured must be listed on separate endorsement. Please read general provision 1 item h, regarding additional insured requirements.
4. Subcontractor agrees to ensure that all vendors and subcontractors provide and adhere to the substance and requirements of this Exhibit .
5. Subcontractor shall be responsible for the deductible on any claim made against the project's Builder's Risk Policy, for a loss related to this Subcontractor's scope of work.
6. Certificates shall be issued specifically for the following and this description should appear on the face of all certificates:

Project No. {Projects.Number}
{Projects.Name}
{Projects.Address}

7. Contractor (Hamel Contracting, Inc, 26359 Jefferson Ave, Suite A, Murrieta, CA 92562), shall be named as certificate holder as well as additional insured.
8. Subcontractor agrees it is aware of the provisions of Section 3700 of the Labor Code, which requires every employer to be insured against liability for worker's compensation, or to undertake self-insurance in accordance with the provisions of that Code, and will comply with such provisions before commencing the performance of any work of the Subcontract Agreement.
9. To the extent the Work is covered under any Owner controlled insurance program, Subcontractor agrees to cooperate with the management of said program as it relates to insurance issues.