

## NYCHA Insurance Requirements - 'Standard'

COVERAGE TYPE	EXTENT OF REQUIREMENT	MINIMUM LIMITS	FORMS & REQUIRED ENDORSEMENTS
<b>Workers' Compensation/Employer's Liability</b>	Mandatory for ALL	Workers' Compensation: Statutory for the State of New York  Minimum Employer's Liability: \$1,000,000 Each Employee \$1,000,000 Each Accident \$1,000,000 Policy Limit	<b>Form:</b> As required in the State of New York  <b>Endorsements:</b> <ul style="list-style-type: none"> <li>• Waiver of Subrogation</li> <li>• Primary &amp; Non-Contributory Clause</li> </ul>
<b>Commercial General Liability</b>	Mandatory for ALL	\$1,000,000 per Occurrence \$2,000,000 General Aggregate \$2,000,000 Products/Completed Operations \$1,000,000 Personal/Advertising Injury \$5,000 Medical Expense	<b>Form:</b> General Liability Form ISO CG 00 01 or equivalent  <b>Endorsements:</b> <ul style="list-style-type: none"> <li>• Additional Insured ISO Form CG2010 and CG2037 or their equivalents</li> <li>• Waiver of Subrogation</li> <li>• Primary &amp; Non-Contributory Clause</li> <li>• Severability of Interest Clause</li> </ul>
<b>Business Auto Liability</b>	Mandatory for ALL	\$1,000,000 Combined Single Limit	<b>Form:</b> Business Auto Form CA 00 01 or equivalent  Coverage to be applicable to Owned, Non-Owned & Hired Autos  <b>Endorsements:</b> <ul style="list-style-type: none"> <li>• Additional Insured ISO Form CA2048 or its equivalent</li> <li>• Waiver of Subrogation</li> <li>• Primary &amp; Non-Contributory Clause</li> <li>• Severability of Interest Clause</li> </ul>

- All policies must be written by insurers with minimum AM Best Rating of "A" and Financial Size Category of "VII".
- Contractors are required to confirm and maintain proof of coverage for all their subcontractors for the duration of the contract.
- Limits can be adjusted depending on scope and size of contract.