

# Messer Insurance Compliance Guide

Thanks for being a Messer Business partner! All of Messer's Subcontractors and Suppliers are required to submit valid, current insurance certificates in order to achieve compliance with the Subcontract. Subcontractors are encouraged to participate in our Master Certificate of Insurance Program to streamline the document submission process.

Disclaimer: This insurance Compliance Guide is for information purposes only, is not a Contract Document, and does not alter or amend any terms of the Subcontract. Please refer to the actual terms of your Subcontract for additional information about the types and limits of coverage required for your specific project(s).

## Master Certification of Insurance Program

Messer's Master Certificate of Insurance Program allows Subcontractors to submit one certificate of insurance for multiple Messer projects. This reduces the number of potential payment request holds and the number of certificate of insurance submissions to your Master Insurance Compliance documents.

There is a separate checklist for Subcontract (Project) Specific Compliance Documents.

### Commercial General Liability Checklist

- + Per Occurrence box must be marked
- + GL Aggregate Limit Applies Per - Project box must be marked
- + Each occurrence limits must match GL classification limits
- + Personal & Adv Injury limit \$1,000,000
- + General Aggregate limit \$2,000,000
- + Products-completed operations limit \$2,000,000
- + Coverage for ongoing and completed operations must be provided
- + Policy Number must be clearly stated and legible
- + Date of expiration must be in the future from date of submission

### Auto Liability Checklist

- + Any Auto Box must be marked
- + Combined Single limit (Per Accident) limit must be \$1,000,000
- + Policy Number must be clearly stated and legible
- + Date of expiration must be in the future from date of submission.

### Excess / Umbrella Liability Checklist Messer Construction Co. and any other

Subcontractor shall purchase and maintain umbrella/excess insurance providing coverage excess to, and at least as broad as, the Commercial General Liability, Employer's Liability, and Automobile Liability insurance coverages detailed above, with limits pursuant to the box checked (combination with General and Auto Liability totaling these limits is acceptable).

- + Occurrence Box must be marked
- + Policy Number must be clearly stated and legible
- + Date of expiration must be in the future from date of submission
- + Excess/umbrella liability limits in combination with general liability limits totaling \$3,000,000/\$5,000,000/\$10,000,000 as detailed in contract requirements and as pursuant to the insurance classifications for general liability coverage below

## Workers' Compensation Checklist

- + Any proprietor/partner/executive officer/member excluded: N (for no) must be marked
- + Per statue box must be marked
- + E.L. each accident limit \$1,000,000
- + E.L. disease – each employee limit \$1,000,000
- + E.L. disease – policy limit \$1,000,000
- + Policy number is clearly stated and legible
- + Date of expiration must be in the future from date of submission

## Description of Operations Section Verbiage must be present as

Description of operations should read: Messer Construction Co. and any other person or organization as required by written contract or agreement shall be named as additional insureds on a primary and noncontributory basis on the general liability, automobile, and excess/umbrella liability policies. Waiver of subrogation in favor of ALL ADDITIONAL INSURED applies to all policies, where permissible by law. Worker's compensation: coverage is applicable in the state of operations

## Endorsements

- + Compliant CG 20 10 07/04 AND CG 20 37 07/04, or their equivalent, must be attached to the Certificate.
- + Copies of any wrap up exclusion endorsements on your general liability policy must be submitted with the certificate. CG 21 31 12/19 (or equivalent) are required.
- + Certificate holder must be: Messer Construction Co., 643 W. Court Street, Cincinnati, OH 45203

## Contractor's Tools and Equipment Checklist

Subcontractor shall purchase and maintain "all risk" property insurance on a replacement cost basis up to the full insurable value of the equipment against all perils for its tools, personal property, and mobile equipment, scaffolding and forms, whether owned, or rented/leased (from Contractor or otherwise), and whether such property is located at the Project or in transit.

- + Rental/contractor's equip. coverage – sample "installation floater coverage limits" or "leased equipment"
- + MES projects require a minimum leased/rented equipment limit of \$250,000. Messer Construction co. must be included as loss payee on the contractor's equipment policy.

## Section 2: Insurance Classifications for General Liability Coverage

All Work Classifications will be required to carry General Liability Limits of \$1 million single occurrence and \$2 million aggregate and Excess/Umbrella insurance requirements according to the chart below. Additional insurance requirements may be required depending on the type of job and/or scope of work.

Excess/Umbrella Insurance Limits	Excess/Umbrella Insurance Limits
These scopes of work should be \$3 million unless the subcontract exceeds \$3 million in which case the Excess/Umbrella Liability Limit should be increased to \$5 million.	These scopes of work should be \$5 million unless the subcontract exceeds \$3 million in which case the Excess/Umbrella Liability Limit should be increased to \$10 million.
* Architects & Engineers - Prof. Liability	Brick and Block Masonry
Asphalt Paving	Caissons and Piles
Acoustical Work	Cast in Place Concrete Work
Carpentry and Millwork	Curtain Wall
Caulking	Demolition
Ceramic and Terrazzo	Electrical
Concrete Work – General (sidewalk, curbs, etc)	Elevator Work
Damp Proofing / Waterproofing	Excavation/Utility Work
Drywall	Longshoreman's Exposure
Exterior Insulation Finish Systems	Precast Concrete
Glass and Glazing	Plumbing and H.V.A.C.
Insulation	Roofing and Sheet Metal
Landscaping	Sheeting, Shoring and Underpinning
Marble and Granite	* Sprinkler and Fire Protection - Prof. Liability
Miscellaneous Metals	Structural Steel and Metal Deck
Paint, Vinyl Wall Covering and Finishing	Window Washing Equipment
Resilient Flooring and Carpet	
Doors/Frames/Hardware	
Scaffolding	
Spray-on-Fireproofing	
Structural Wood Framing	
Toilet Accessories and Partitions	

**\*Special requirements on as-needed basis depending on the type of job and/or scope of work**

**Professional Liability** – professional services/activities, including construction management, design-build, architectural, engineering, surveying, site preparation services, any stamped drawings or Fire Protection design services.

**Pollution Liability** - abatement work; remediation, removal/replacement, encapsulation, enclosure of hazardous materials or substances; disposal/transport of any hazardous materials or substances, any EIFS-related work.

**Riggers or Crane** - When this is required of our Subcontractors by the Owner Contract / Agreement.

**Watercraft and Aircraft (UAV)** - Use of any aircraft (UAV or Drone included) or watercraft of any kind in the performance of its work, whether such aircraft or watercraft is owned, leased, chartered or hired by them.

**Railroad Protective** - Usually called out as required by Owner Agreement or if work is done adjacent to railroad property.

**Domestic Transportation** - Most Project BR policies provide coverage for project values in transit. However, if this is excluded from the Owner-provided BR or if the values in transit exceeds \$1m the sub must insure the property while it is in transit to the Project.

**Marine Cargo: Goods in Transit Insurance** - If Subcontractor is transporting cargo, goods, materials, etc. for incorporation into the Project from outside the United States.