

## Rhode Island Home Electrification and Appliance Rebates (HEAR) Program

### Contractor Insurance Requirements

Contractor shall acquire and maintain insurance coverage as listed below with respect to the operations of the Program. This insurance shall be provided at the Contractor's expense and shall be in full force and effect for the full term of this Agreement. To maintain contract, Contractor must submit proof of insurance renewal to prior to termination of existing insurance policy. All policies shall be issued by companies authorized to write that type of insurance under the laws of Rhode Island. Contractors shall provide the following minimum coverage with respect to the operations performed by any employee, subcontractor, or supplier. Contractors must provide OER and the CAP with valid Certificates of Insurance detailing the coverage listed below.

For all three policies below, Contractor shall submit endorsements showing waiver of subrogation in favor of State. Additionally, for general liability and auto policies, Contractor shall submit endorsements showing State as additional insured on a primary and non-contributory basis.

1) Provide General Liability as listed below:

Bodily Injury & Property Damage:	\$1,000,000 each occurrence
	\$1,000,000 general aggregate

*General Aggregate policy can be provided on policy, per-project, or per-location basis.*

Products & Completed Operations:	\$1,000,000 aggregate
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*Occurrence Trigger: Must provide continued coverage for at least 5 years after the contract has ended or equipment has been put to use, whichever is later.*

*Such required insurance can be provided by annual insurance policies or by single runoff policy commonly referred to as "discontinued products or operations."*

2) Provide Workers' Compensation and Employers' Liability as listed below:

Worker's Compensation, Coverage A	Provide Statutory Minimum
<i>NCCI or equivalent form</i>	

Worker's Compensation, Coverage B	\$100,000 each accident
	\$100,000 disease per employee
	\$100,000 disease per policy

If a company claims exemption from this requirement, the owner must provide a notarized statement detailing the reasons for the exemption.

3) Provide Auto Liability as listed below:

Owned (if possessed), non-owned, and hired vehicles	\$1,000,000
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