



CHARTER MANUFACTURING

Insurance Requirements

INSURANCE TYPE	Required Limits				
	Contractor	Professional Service Provider	Transportation	Indirect Suppliers	Material Providers
Worker's Compensation		Statutory	Statutory	N/A	N/A
Employer's Liability (Coverage B)		\$500,000 - Each Accident \$500,000 - disease policy limit \$500,000 - disease each employee	\$500,000 - Each Accident \$500,000 - disease policy limit \$500,000 - disease each employee	N/A N/A N/A	N/A N/A N/A
Commercial General Liability (Including Contractual Liability, Bodily Injury and Property Damage Combined, and Personal Injury)	<i>Each contractor, based on scope of work, will be classified as described in the following table. The applicability of certain insurance requirements will be dependent on the classification of the contractor and the risk level associated with the work that they will perform. See Tier Contractor limits and definitions below</i>	\$1,000,000 Each Occurrence or limits sufficient to be scheduled under the umbrella policy \$2,000,000 Annual Aggregate	\$1,000,000 Each Occurrence or limits sufficient to be scheduled under the umbrella policy \$2,000,000 Annual Aggregate	\$1,000,000 Each Occurrence or limits sufficient to be scheduled under the umbrella policy \$2,000,000 Annual Aggregate	\$1,000,000 Each Occurrence or limits sufficient to be scheduled under the umbrella policy \$2,000,000 Annual Aggregate
Business Automobile Liability		\$1,000,000 Combined Single Limit	\$1,000,000 Combined Single Limit	N/A	N/A
Excess Liability Coverage (Umbrella)		\$1,000,000 Each Occurrence \$1,000,000 Annual Aggregate	\$5,000,000 Each Occurrence \$5,000,000 Annual Aggregate	\$1,000,000 Each Occurrence \$1,000,000 Annual Aggregate	\$5,000,000 Each Occurrence \$5,000,000 Annual Aggregate
Professional Liability (If applicable)		\$5,000,000 Each Claim \$5,000,000 Annual Aggregate	N/A N/A	N/A N/A	N/A N/A
Contractors Pollution Legal Liability (if applicable)		N/A N/A	N/A N/A	N/A N/A	N/A N/A
Builders Risk		<i>Andrea Jushka (JushkaA@chartermfg.com) - or - Stacey Cline (ClineS@chartermfg.com)</i>			
Cyber		\$3,000,000 Each Claim \$3,000,000 Annual Aggregate	N/A N/A		N/A N/A

Charter Manufacturing Company, Inc. shall be named as an Additional Insured under all required policies, other than worker's compensation/employers liability and professional liability. If the supplier qualifies as a Tier I, IA, or II contractor, the general liability policy must be endorsed with ISO forms CG 20 10 07 04 and CG 20 37 07 04 or their equivalent.

All insurance policies requiring additional insured status shall be primary and non-contributory in favor of Charter Manufacturing Company, Inc.

Any claims-made coverage must continue for a minimum of two years after the completion of the project

All insurance policies must be underwritten by a company with a minimum A.M. Best Rating of A- VII

Certificates evidencing the above coverages must be furnished to Charter Manufacturing Company, Inc. prior to the commencement of any work and on an annual basis thereafter.

Waiver of subrogation in Charter Manufacturing Company, Inc.'s favor under the worker's compensation policy if coverage is required above.

INSURANCE TYPE	Required Limits		
	Contractor		
	Charter Steel Tier I and Tier IA Charter Dura-Bar Charter Wire Charter Auto	Charter Steel - Tier II	Charter Steel - Tier III
Worker's Compensation	Statutory	Statutory	Statutory
Employer's Liability (Coverage B)	\$500,000 - Each Accident \$500,000 - disease policy limit \$500,000 - disease each employee	\$500,000 - Each Accident \$500,000 - disease policy limit \$500,000 - disease each employee	\$500,000 - Each Accident \$500,000 - disease policy limit \$500,000 - disease each employee
Commercial General Liability (Including Contractual Liability, Bodily Injury and Property Damage Combined, and Personal Injury)	\$1,000,000 Each Occurrence or limits sufficient to be scheduled under the umbrella policy \$2,000,000 Annual Aggregate	\$1,000,000 Each Occurrence or limits sufficient to be scheduled under the umbrella policy \$2,000,000 Annual Aggregate	\$1,000,000 Each Occurrence or limits sufficient to be scheduled under the umbrella policy \$2,000,000 Annual Aggregate
Business Automobile Liability	\$1,000,000 Combined Single Limit	\$1,000,000 Combined Single Limit	\$1,000,000 Combined Single Limit
Excess Liability Coverage (Umbrella)	\$5,000,000 Each Occurrence \$5,000,000 Annual Aggregate	\$2,000,000 Each Occurrence \$2,000,000 Annual Aggregate	\$1,000,000 Each Occurrence \$1,000,000 Annual Aggregate
Professional Liability (If applicable)	\$1,000,000 Each Claim \$1,000,000 Annual Aggregate	\$1,000,000 Each Claim \$1,000,000 Annual Aggregate	\$1,000,000 Each Claim \$1,000,000 Annual Aggregate
Contractors Pollution Legal Liability (if applicable)	\$1,000,000 Each Accident \$1,000,000 Annual Aggregate	\$1,000,000 Each Accident \$1,000,000 Annual Aggregate	Not Required
Cyber	\$3,000,000 Each Claim \$3,000,000 Annual Aggregate	\$3,000,000 Each Claim \$3,000,000 Annual Aggregate	\$3,000,000 Each Claim \$3,000,000 Annual Aggregate