

DIOCESAN INSURANCE COMMISSION

INSURANCE REQUIREMENTS FOR BUILDING CONSTRUCTION

Where applicable, these requirements shall supplement and/or clarify Articles referring to Insurance in the AIA Forms of Agreement Between Owner and Contractor.

REQUIREMENTS

1. **BID BONDS** - not required.
2. **PERFORMANCE & PAYMENT BONDS** - The contractor must furnish a performance bond and a payment bond to the Parish and Diocese on all building projects in excess of \$100,000.00. The performance bond must cover 100% of the contract sum. The payment bond must cover 100% of the contract cost of labor and materials. The bonds must be issued by a Surety licensed in the State of Illinois. The Surety must have a minimum of a "B+" rating by A.M. Best.
3. **WORKER'S COMPENSATION COVERAGE** - Contractor shall obtain coverage in accordance with statutes of the State of Illinois.
4. **COMPREHENSIVE GENERAL LIABILITY INSURANCE** - Contractor shall obtain coverage from an insurer lawfully authorized to do business in the State of Illinois. Coverage must include Bodily Injury, Property Damage, Products Liability, Completed Operations and other applicable coverages. Minimum limits for these coverages must be **\$1,000,000**.
5. **COMPREHENSIVE AUTO LIABILITY** - Contractor shall obtain coverage from an insurer lawfully authorized to do business in the State of Illinois. Minimum limits must be **\$1,000,000.00**.
6. **EXCESS LIABILITY (UMBRELLA) COVERAGE** - Contractor shall obtain coverage from an insurer lawfully authorized to do business in the State of Illinois. Minimum limits must be **\$1,000,000.00**, which fully extends the underlying coverages listed above.
7. **PROFESSIONAL LIABILITY** - Architects shall provide evidence of coverage from an insurer lawfully authorized to do business in the State of Illinois. Minimum limits must be **\$1,000,000.00**.
8. **BUILDER'S RISK COVERAGE** - Standard Builder's Risk insurance of up to \$10,000,000.00 is automatically included under the Diocesan program with Catholic Mutual Group. Certificates will be provided upon request.

(Continued)

Insurance Requirements (continued)

9. **OWNER'S LIABILITY COVERAGE** - The Diocese has Comprehensive General Liability coverages under the program with Catholic Mutual Group. Certificates will be provided upon request.
10. **CERTIFICATES OF INSURANCE** - Contractor shall furnish a Certificate of Insurance verifying coverages outlined in Items 3, 4, 5 & 6 above. Certificates must name "The Catholic Diocese of Belleville, Inc." and the Parish/Institution as additional insureds. Certificates and bonds must be provided to the Chancery Office prior to the beginning of construction.
11. **WAIVERS OF SUBROGATION** - Provisions for "Waiver of Subrogation" which appear in most standard AIA Forms (in Articles titled "Insurance") are not acceptable. **Before the agreement is signed, it must be amended to delete any "Waiver of Subrogation" provision.**

NOTE: Direct any inquiries regarding these requirements to:

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