

INSTRUCTIONS TO SUBCONTRACTORS FOR ISSUING CERTIFICATES OF INSURANCE

It is our firm's policy to only work with Contractor/Vendors that are capable of providing adequate insurance coverage for each project.

If you are currently contracted on a project (or any part of a project), you must deliver an **ORIGINAL** Certificate of Insurance to the office of COLUMBIA Construction Services *prior* to receiving any draws or payments. **THE ORIGINAL CERTIFICATE MUST COME DIRECTLY FROM YOUR INSURANCE AGENCY OR COMPANY!**

1. Coverage:
 - a. General Liability
 1. Complete products
 2. Personal injury
 3. Fire damage
 4. Medical expenses (any one person)
 - b. Automobile Liability. **Must include coverage √ any autos**
 - c. Workers Compensation and Employer Liability. **Statutory limits for the state you're working in**

2. Please have the Certificate of Insurance *identify COLUMBIA Construction Services as a named additional insured.*

3. Please have the Certificate of Insurance **include the following passage** without changes or abbreviations:

"It is understood and agreed that COLUMBIA Construction Services is added as a named additional insured with respect to all policies noted (except Workmen Compensation where prohibited by law), and shall receive thirty (30) day written prior notice of any changes or cancellation."

IT IS NOT NECESSARY TO NOT MAKE CERTIFICATES OF INSURANCE PROJECT SPECIFIC!

Forward Certificates to: **COLUMBIA Construction Services™**
24000 Harper Avenue
St. Clair Shores, MI 48080-1452
Tel.: 586/888-0808 FAX: 586/888-2401
Attn.: Accounts Payable Section

AGAIN, it is important that a *correct, complete, original* Insurance Certificate is received in our office in order to process your payments. Thank you.