

Berks Encore
40 North 9th Street
Reading, PA 19601

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BerksEncorePA.org



Attachment 2 - Minimum Insurance Requirements for Vendors

Prior to being approved as a Vendor by Berks Encore, Vendor shall at its sole expense purchase and maintain, as a condition of being an approved vendor, the following insurance policies with an insurance company licensed to do business in the Commonwealth of PA and with an AM Best rating of A- VII or better and shall provide a certificate of insurance to Berks Encore evidencing the same:

1. Workers Compensation and Employers Liability:

- a. Workers Compensation: Statutory liability
- b. Employers Liability
 - Bodily injury by accident \$ 100,000
 - Bodily injury by disease policy limit \$ 500,000
 - Bodily injury by disease each employee \$ 100,000

If Vendor is a sole proprietor, partnership or LLC with no employees, an affidavit of exemption from the PA workers compensation act will be provided to Berks Encore. (sample included)

2. Commercial General Liability:

Occurrence form including, premises-operations, products and completed operations, broad form property damage, contractual liability, with no exclusion for damage to your work performed by sub-contractors.

- a. General Aggregate \$2,000,000
- b. Products / Completed Operations Aggregate \$2,000,000
- c. Each Occurrence \$1,000,000
- d. Personal and Advertising Injury \$1,000,000

General aggregate to apply on a per project basis

3. Automobile Liability:

Combined single limit bodily injury / property damage \$1,000,000

Coverage to include all owned and non-owned vehicles.

4. Commercial Umbrella Liability: (Recommended)

Each occurrence / aggregate \$1,000,000

Coverage to apply excess of commercial general liability, auto liability and employer's liability policies, on a following form basis.

5. Employee Dishonesty Bond: \$ 25,000

Bond shall be endorsed to include owner.

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Berks Encore shall be included as an additional insured on all of Vendor's liability policies, on a primary non-contributory basis, all policies, including workers compensation will contain a waiver of subrogation against Berks Encore.

The requirements herein shall apply to any sub-contractors used by Vendor and a certificate of insurance and workers compensation affidavit of exemption, if applicable shall be provided for every sub-contractor to be used prior to work commencing.