Insurance Requirements

The following requirements apply once a client has selected you for a program. It is not necessary to meet these requirements until you are notified of selection for a specific program.

Limits of liability shall be written on an occurrence basis. *Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for the USAA program.* Service Provider is responsible for providing a 30-day cancellation notice to Crawford Contractor Connection. Payment for all insurance policies is the sole responsibility of each Service Provider Participant. Service Provider must provide a current Certificate of Insurance to Crawford Contractor Connection that meets requirements prior to Service Provider receiving assignments. The below listed limits are a minimum.

- **General Liability:**
  - $1,000,000 Each Occurrence to include:
    - Premises and Operations Liability
    - Products and Completed Operation Liability
    - Property Damage/Damage to Property Liability
    - Contractors Liability
    - Personal Injury Liability

- **Automobile Liability:**
  - $1,000,000 Combined Single Limit
    (All Owned or Scheduled Autos, Non Owned Autos, and Hired Autos – Or – Any Autos)

- **Proof of Worker’s Compensation**
  - (Required regardless of individual State laws)

- **Contractors’ Pollution Liability* or Excess Umbrella**
  - $1,000,000 Each Occurrence
    (As referenced in matrix on next page)

- **Bailment Coverage**
  - $250,000
    (As referenced in matrix on next page)

In order to confirm the policies provide the required program coverage, specific language must be reflected on the insurance certificate. The insurance certificate must always accurately represent the underlying policy. If the current policy does not meet the below language, please secure the appropriate policy before submitting your certificate of insurance.

The information below, including specific wording, must be reflected on your insurance certificate. If your state prohibits modifications to insurance certificates or inclusion of an Acord 101 form or similar document to reflect this wording, a list of the endorsements supporting the required coverages may be included on the certificate of insurance and then submitted to Contractor Connection along with the policy and endorsements for review. Service Provider may incur cost to complete a policy and endorsement compliance review.
• **Additional Insured:**

“Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, are named as additional insureds for the above listed coverages and policies, as they apply to work assigned by Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage).”

**Please note that some insurer clients require that they be specifically named as additional insured.

(American Family, Erie Insurance, Frankenmuth, Nationwide, Hartford Fire Insurance Company and its affiliates, USAA, Farmers Insurance Exchange, and AAA Ace (refer to table below for AAA Ace Requirements)

<table>
<thead>
<tr>
<th>Clients Served</th>
<th>States Operating in</th>
<th>Additional Insured Wording</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA Ace</td>
<td>AL, AR, IL, IN, KS, MS, MO</td>
<td>Auto Club Enterprises, Interinsurance Exchange of the Automobile Club, Auto Club Family Insurance Company and their respective parent entities, subsidiaries and affiliates</td>
</tr>
<tr>
<td></td>
<td>CA, HI, ME, NH, NM, PA, VA, VT</td>
<td>Auto Club Enterprises, Interinsurance Exchange of the Automobile Club, and their respective parent entities, subsidiaries and affiliates</td>
</tr>
<tr>
<td>TX</td>
<td></td>
<td>Auto Club Enterprises, Interinsurance Exchange of the Automobile Club, Auto Club Indemnity Company and their respective parent entities, subsidiaries and affiliates</td>
</tr>
<tr>
<td>All Remaining States</td>
<td></td>
<td>Auto Club Enterprises, its parent, subsidiaries and affiliates</td>
</tr>
</tbody>
</table>

• **Policy Coverage for General Liability and Contractors Pollution Liability:**

“The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds.” (Note: For the General Liability Policy, endorsements CG 20 37 and CG 20 10 will be accepted in lieu of including the ongoing and completed operations wording on the insurance certificate.)

“The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory.”

“General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability.”

• **Certificate Holder:**

Contractor Connection  
10550 Deerwood Park Blvd. Suite 100  
Jacksonville, FL 32256
In addition to the above listed requirements, please see below:

<table>
<thead>
<tr>
<th>Type of Contractor</th>
<th>Additional Insurance Requirements based on trade(s) selection</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Contractor only (or any trade other than water mitigation)</td>
<td>Sample #1 &lt;br&gt;• Excess Liability: $1,000,000 Each Occurrence</td>
</tr>
<tr>
<td>Water Mitigation only*</td>
<td>Sample #2 &lt;br&gt;• Contractors Pollution Liability: $1,000,000 Each Occurrence &lt;br&gt;• The following statement will need to be added to the insurance certificate or, if your state prohibits modifications to insurance certificates, the statement can be provided as an attachment on an Acord 101 form or similar document: “Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants”.</td>
</tr>
<tr>
<td>Full Service (General Contractor or any other trade in combination with water mitigation*)</td>
<td>Sample #3a &lt;br&gt;• Contractors Pollution Liability: $1,000,000 Each Occurrence &lt;br&gt;• The following statement will need to be added to the insurance certificate or, if your state prohibits modifications to insurance certificates, the statement can be provided as an attachment on an Acord 101 form or similar document: “Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants. Subcontracted work is not excluded.” &lt;br&gt;Sample #3b &lt;br&gt;• Contractors Pollution Liability: $1,000,000 Each Occurrence &lt;br&gt;• Excess Liability: $1,000,000 Each Occurrence &lt;br&gt;• The following statement will need to be added to the insurance certificate or, if your state prohibits modifications to insurance certificates, the statement can be provided as an attachment on an Acord 101 form or similar document: “Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants.”</td>
</tr>
<tr>
<td>Cleaners, Textile Restoration, Furniture Restoration, and Fire &amp; Smoke</td>
<td>Sample #4 &lt;br&gt;• Bailment Coverage: $250,000</td>
</tr>
<tr>
<td>Commercial Level II and Level III</td>
<td>Sample #5a &lt;br&gt;• Level II: $3,000,000 per occurrence in a combination of General Liability and Excess Liability and $2,000,000 per occurrence in Contractors Pollution Liability. &lt;br&gt;Sample #5b &lt;br&gt;• Level III: $5,000,000 per occurrence in a combination of General Liability and Excess Liability and $3,000,000 per occurrence in Contractors Pollution Liability.</td>
</tr>
</tbody>
</table>

* Note: Contractor Connection Program Requirements DO NOT allow any Service Provider to subcontract water mitigation services under any circumstances, with the exception of providing such services as part of a Commercial Level II or Level III assignment.
CRAWFORD CONTRACTOR CONNECTION
10550 DEERWOOD PARK BOULEVARD, SUITE 110
JACKSONVILLE, FL 32256
(904) 224-6408

Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for USAA programs.

SAMPLE # 1
STANDARD WITHOUT CONTRACTORS POLLUTION LIABILITY


**NOTE: CONTRACTORS MAY OBTAIN $2 MILLION PER OCCURRENCE GENERAL LIABILITY POLICY VS. $1 MILLION GENERAL LIABILITY AND $1 MILLION EXCESS LIABILITY POLICIES.**

ACORD 25 (2010/11)  THE ACORD NAME AND LOGO ARE REGISTERED TRADEMARKS OF ACORD 4/1/17
### Certificate of Liability Insurance

**Issue Date:** 11/30/2012

**Crawford Contractor Connection**

10550 Deerwood Park Boulevard, Suite 110
Jacksonville, FL 32256

(904) 224-6408

**Agent Name:**

**Address:**

**Phone Number:**

**Fax Number:**

**Insured Name & Address:**

**Must Include ‘dba name’ if different**

---

**Insurance Companies:**

- USAA
- Frankenmuth
- Hartford Fire Insurance Company
- Nationwide
- Erie Insurance
- American Family
- Farmers Insurance Exchange
- Auto Club Enterprises

- **A.M. Best Rating:** B+ or higher
- **Financial Size Category (FSC):** VII or better

---

**Coverages: Certificate Number:**

<table>
<thead>
<tr>
<th>TYPE OF INSURANCE</th>
<th>ADDRESS &amp; NAME</th>
<th>POLICY NUMBER</th>
<th>LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability</td>
<td></td>
<td>CGL-12345</td>
<td>12/1/12 - 12/1/13</td>
</tr>
<tr>
<td>General Aggregate</td>
<td></td>
<td></td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Umbrella Liability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contractors Pollution Liability</td>
<td></td>
<td>CPL-12345</td>
<td>12/1/12 - 12/1/13</td>
</tr>
<tr>
<td>Each Occurrence</td>
<td></td>
<td></td>
<td>$1,000,000</td>
</tr>
<tr>
<td>General Aggregate</td>
<td></td>
<td></td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Workers’ Compensation</td>
<td></td>
<td>WC-000111</td>
<td>12/1/12 - 12/1/13</td>
</tr>
<tr>
<td>Each Occurrence</td>
<td></td>
<td></td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Each Accident</td>
<td></td>
<td></td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

**Description of Operations/Locations/Vehicles:**

- Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage). The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungi, bacteria, asbestos, lead and silica are included within the definition of Pollutants.

**Certificate Holder:**

Contractor Connection
10550 Deerwood Park Blvd, Suite 100
Jacksonville, FL 32256

(904) 224-6408

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

**Authorized Representative:**

---

* NOTE: Contractors Pollution Liability may be combined with Commercial General Liability, in which case the General Aggregate must equal at least $2,000,000.

ACORD 25 (2010/05)

The ACORD name and logo are registered marks of ACORD

4/1/17

4/1/17
## Certificate of Liability Insurance

### General Liability

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Addendum</th>
<th>Policy Number</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability</td>
<td>CLAIMS MADE X OCCUR</td>
<td>CPL-12345</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>General Aggregate Limit Applies Per Policy</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Automobile Liability

- Any Auto
- All Owned Autos
- Scheduled Autos
- Hired Autos
- Non-Owned Autos

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Addendum</th>
<th>Policy Number</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Liability</td>
<td>EXCESS LIMIT CLAIMS MADE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Contractors Pollution Liability

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Addendum</th>
<th>Policy Number</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contractors Pollution Liability</td>
<td></td>
<td>CPL-12345</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

### Workers' Compensation

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Addendum</th>
<th>Policy Number</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers' Compensation</td>
<td></td>
<td>WC-000111</td>
<td></td>
</tr>
</tbody>
</table>

### Description of Operations

- Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers' Compensation, Automobile Liability, and Bailment Coverage).

### Contractors Pollution Liability

- General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operations Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants. Subcontracted work is not excluded.

### Sample #3a

For full service contractors handling water mitigation:

### Crawford Contractor Connection

1. Crawford Contractor Connection
2. 10550 Deerwood Park Blvd. Suite 100
3. Jacksonville, FL 32256
4. (904) 224-6408

### Insurance Requirements

- Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for USAA programs.

### Contract Details

- Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers' Compensation, Automobile Liability, and Bailment Coverage).

### General Liability

- Each occurrence damages/rental premises (loss of use) $1,000,000
- Medical expenses per person $15,000
- Personal injury $1,000,000
- General aggregate $1,000,000
- Products - Completed Operations

### Automobile Liability

- "Any Auto" or a combination of "All Owned Autos or Scheduled Autos, Hired Autos, Non-Owned Autos"
- Each occurrence $1,000,000

### Contractors Pollution Liability

- Each occurrence $1,000,000

### Workers' Compensation

- Each occurrence $1,000,000

### Certificate Holder

- Contractor Connection
- 10550 Deerwood Park Blvd. Suite 100
- Jacksonville, FL 32256
- (904) 224-6408

### Notice

- *NOTE: Contractors Pollution Liability may be combined with Commercial General Liability, in which case the General Aggregate must equal at least $2,000,000.*
## SAMPLE # 3b

FOR FULL SERVICE CONTRACTORS HANDLING WATER MITIGATION

### CERTIFICATE OF LIABILITY INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the policies below. This certificate of insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder.

**Important:** If the certificate holder is an additional insured, the policy(ies) must be endorsed. If subrogation is waived, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

### COVERAGES

**Must Include 'dba name' if different**

<table>
<thead>
<tr>
<th>Insurance Company</th>
<th>Insurance Company</th>
<th>Insurance Company</th>
<th>Insurance Company</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for USAA programs.**

### COVERS

- **CGL-12345**: 12/1/12 - 12/1/13
  - **Must Reflect either "Any Auto" or a combination of**
    - "All Owned Autos or Scheduled Auto",
    - "Hired Autos, and Non-Owned Autos"

- **CAP-12345**: 12/1/12 - 12/1/13
  - **Must Reflect either "Umbrella Liab" or "Excess Liab"**
  - **See NOTE at bottom of page**

- **WC-000111**: 12/1/12 - 12/1/13
  - **Must Reflect either "Pollution Liab" Each Occurrence**
  - **See NOTE at bottom of page**

- **CPL-12345**: 12/1/12 - 12/1/13
  - **Each Occurrence**
  - **$1,000,000**

### DEEDS

- **C**
  - **XP-12345**: 12/1/12 - 12/1/13
  - **See NOTE at bottom of page**

### DESCRIPTION OF OPERATIONS / LOCATION OF VEHICLES

Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailee Coverage). The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants.

### CERTIFICATE HOLDER

**Contractor Connection**

10550 Deerwood Park Blvd. Suite 100

Jacksonville, FL 32256

**(904) 224-6408**

**Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.**

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4/1/17
**SAMPLE # 4a**

**FOR CLEANERS, TEXTILE RESTORATION, FURNITURE RESTORATION AND FIRE & SMOKE CONTRACTORS**

**CERTIFICATE OF LIABILITY INSURANCE**

<table>
<thead>
<tr>
<th>INSURED Name &amp; Address</th>
<th><strong>MUST Include ‘dba name’ if different</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agent Name</strong></td>
<td><strong>Address</strong></td>
</tr>
</tbody>
</table>

**COVERAGES**

<table>
<thead>
<tr>
<th>INSURER A</th>
<th>INSURER B</th>
<th>INSURER C</th>
<th>INSURER D</th>
<th>INSURER E</th>
</tr>
</thead>
</table>

**Utilize Samples 1 through 3b to determine appropriate coverage(s) in addition to Bailees Coverage as shown below.**

<table>
<thead>
<tr>
<th>BAILMENT COVERAGE</th>
<th>LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>BIC-12345</td>
<td>12/12</td>
</tr>
<tr>
<td>$250,000</td>
<td>12/13</td>
</tr>
</tbody>
</table>


**CERTIFICATE HOLDER**

Contractor Connection
10550 Deerwood Park Blvd. Suite 100
Jacksonville, FL 32256
(904) 224-6408

**SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.**

**AUTHORIZED REPRESENTATIVE**
**SAMPLE # 4b**
FOR CLEANERS, TEXTILE RESTORATION, FURNITURE RESTORATION AND FIRE & SMOKE CONTRACTORS

---

**EVIDENCE OF PROPERTY INSURANCE**

This evidence of property insurance is issued as a matter of information only and confers no rights upon the additional interest named below. This evidence of property insurance does not amend, extend or alter the coverage afforded by the policies below.

<table>
<thead>
<tr>
<th>AGENCY</th>
<th>PHONE</th>
<th>ADDRESS</th>
<th>PHONE</th>
<th>FAX</th>
<th>E-MAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent Name</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone Number</td>
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<td></td>
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</tr>
<tr>
<td>Fax Number</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**COMPANY**

Insurance Company

**PROPERTY INFORMATION**

**Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for USAA programs.**

**Utilize Samples 1 through 3b to determine appropriate coverage(s) in addition to Bailees Coverage as shown below.**

**COVERAGE INFORMATION**

<table>
<thead>
<tr>
<th>BAILMENT OR BAILEES INSURANCE</th>
<th>COVERAGE/PERILS/FORMS</th>
<th>AMOUNT OF INSURANCE</th>
<th>DEDUCTIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bailment or Bailees Insurance</td>
<td></td>
<td>$250,000</td>
<td></td>
</tr>
</tbody>
</table>

**REMARKS (Including Special Conditions)**

---

**CANCELLATION**

Should any of the above described policies be cancelled before the expiration date thereof, the issuing insurer will endeavor to mail _______ days written notice to the additional interest named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the insurer, its agents or representatives.

**ADDITIONAL INSURED**

<table>
<thead>
<tr>
<th>NAME AND ADDRESS</th>
<th>MORTGAGOR</th>
<th>LOAN #</th>
<th>MORTGAGEE</th>
<th>LOSS PAYEE</th>
<th>ADDITIONAL INSURED</th>
<th>AUTHORIZED REPRESENTATIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contractor Connection</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10550 Deerwood Park Blvd. Suite 100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jacksonville, FL 32265</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(904) 224-6408</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

The ACORD name and logo are registered marks of ACORD
**NOTE:**
Commercial Level II must carry $3,000,000 per occ in combination of General Liability and Excess Liability and $2,000,000 per occ in Contractors Pollution Liability.

If the Excess Liability policy is over General Liability and Contractors Pollution Liability Policy, the total per occ limit for General, Excess, and Contractors Pollution Liability must equal a minimum of $5,000,000 and include the following wording:

"Excess Liability coverage applies to the General Liability and Contractors Pollution Liability coverages."
# SAMPLE # 5b
## FOR COMMERCIAL LEVEL III

### CERTIFICATE OF LIABILITY LEVEL INSURANCE

**Issue Date:** [11/30/2012]

**Crawford Contractor Connection**

**10550 Deerwood Park Boulevard, Suite 110**

**Jacksonville, FL 32256**

**(904) 224-6408**

**AGENT NAME**

**ADDRESS**

**PHONE NUMBER**

**FAX NUMBER**

**INSURED NAME & ADDRESS**

**MUST INCLUDE ‘dba name’ if different**

---

**Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for USAA programs.**

**COVERAGES**

<table>
<thead>
<tr>
<th>INSURED</th>
<th>TYPE OF INSURANCE</th>
<th>ADDL. INOCUPT.</th>
<th>LIMIT</th>
<th>POLICY NO.</th>
<th>LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>COMMERCIAL GENERAL LIABILITY</td>
<td>CLAIMS MADE</td>
<td><strong>2,000,000</strong></td>
<td>CGL-12345</td>
<td>12/1/12 - 12/1/13</td>
</tr>
<tr>
<td>X</td>
<td>AUTOMOBILE LIABILITY</td>
<td></td>
<td><strong>1,000,000</strong></td>
<td>CAP-12345</td>
<td>12/1/12 - 12/1/13</td>
</tr>
<tr>
<td>X</td>
<td>UMBRELLA LIABILITY</td>
<td></td>
<td><strong>3,000,000</strong></td>
<td>CUP-12345</td>
<td>12/1/12 - 12/1/13</td>
</tr>
<tr>
<td>X</td>
<td>EXCESS LIABILITY</td>
<td></td>
<td></td>
<td>CPL-12345</td>
<td>12/1/12 - 12/1/13</td>
</tr>
</tbody>
</table>

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**NOTE:**

Commercial Level III must carry $5,000,000 per occ in combination of General Liability and Excess Liability and $3,000,000 per occ in Contractors Pollution Liability.

If the Excess Liability policy is over General Liability and Contractors Pollution Liability Policy, the total per occ limit for General, Excess, and Contractors Pollution Liability must equal a minimum of $8,000,000 and include the following wording:

“Excess Liability coverage applies to the General Liability and Contractors Pollution Liability coverages.”

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**Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage). The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants.**

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**CONTACT**

**NAME:**

**PHONE:**

**FAX:**

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**CRAWFORD CONNECTION**

**10550 Deerwood Park Blvd. Suite 100**

**Jacksonville, FL 32256**

**(904) 224-6408**

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**NOTE:**

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**ACORD 25 (2011/05)**

The ACORD name and logo are registered marks of ACORD

**4/1/17**
Required Wording for Insurance Certificates

SAMPLE # 1
STANDARD WITHOUT CONTRACTORS POLLUTION LIABILITY

Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage). The General Liability policy provides ongoing and completed operations coverage for the insured and the additional insureds. The General Liability policy shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability.

SAMPLE # 2
FOR WATER MITIGATION CONTRACTORS

Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage). The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants.

SAMPLE # 3a
FOR FULL SERVICE CONTRACTORS HANDLING WATER MITIGATION

Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage). The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants. Subcontracted work is not excluded.

SAMPLE # 3b
FOR FULL SERVICE CONTRACTORS HANDLING WATER MITIGATION

Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage). The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants.
Required Wording for Insurance Certificates

SAMPLE # 5a & 5b
FULL SERVICE HANDLING COM II OR COM III

Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage). The General Liability and Contractors Pollution Liability policies provide ongoing and completed operations coverage for the insured and the additional insureds. The General Liability and Contractors Pollution Liability policies shall be primary and non-contributory. General Liability coverage includes Premises and Operations Liability, Products and Completed Operation Liability, Property Damage/Damage to Property Liability, Contractors Liability and Personal Injury Liability. Contractors Pollution Liability insures the full scope of services provided by the insured. Fungus, bacteria, asbestos, lead and silica are included within the definition of Pollutants.
Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage).

**Must Include 'dba name' if different**

Insurance companies must have an A.M. Best Rating of B+ or higher and a Financial Size Category (FSC) of VII or better for USAA programs.

**Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

### Schedule

<table>
<thead>
<tr>
<th>Name Of Additional Insured Person(s) Or Organization(s):</th>
<th>Location And Description Of Completed Operations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage).</td>
<td>All Crawford Contractor Connection assignments made to insured in accordance with the Crawford Agreement to Provide Services.</td>
</tr>
</tbody>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

<table>
<thead>
<tr>
<th>Name Of Additional Insured Person(s) Or Organization(s)</th>
<th>Location(s) Of Covered Operations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crawford and Company and Crawford Contractor Connection, a division of Crawford and Company, and their clients, USAA, Frankenmuth, Hartford Fire Insurance Company and its affiliates, Nationwide, Erie Insurance, American Family, Farmers Insurance Exchange, and Auto Club Enterprises, its parent, subsidiaries and affiliates, are named as additional insureds for the above listed coverages and policies, as they apply to work performed for Crawford Contractor Connection (excluding Workers’ Compensation, Automobile Liability, and Bailment Coverage).</td>
<td>All Crawford Contractor Connection assignments made to insured in accordance with the Crawford Agreement to Provide Services.</td>
</tr>
</tbody>
</table>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for “bodily injury”, “property damage” or “personal and advertising injury” caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to “bodily injury” or “property damage” occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of “your work” out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.