

INSURANCE GUIDELINES FOR CONTRACTORS AND VENDORS

The following must be obtained before any work or related services are performed for or on behalf of SCI or its affiliated companies by any third party:

- A Certificate of Insurance should be obtained from any vendor, contractor or subcontractor who is either selling a product or performing services for SCI affiliated locations evidencing the coverages outlined below.
- The location and its "Parent" company should be named as an "Additional Insured" on all coverages as outlined above, except for Workers' Compensation (Parent Company can be found in Locator/Pillar)
- **A certified copy of the General Liability policy is required for all vendors providing professional services.**
- A "Waiver of Subrogation" shall be provided in favor of the location and its "Parent" company for General and Auto Liability.
- Thirty (30) days notice of cancellation or non-renewal is to be provided to the certificate holder.
- All insurance coverage must be from insurance companies with an A.M. Best Guide rating of "A" or better.
- **OTHER INSURANCE CLAUSE** Each policy of insurance required to be provided by the vendor, contractor or subcontractor who is either selling a product or performing services for an SCI subsidiary or affiliated company under this Agreement shall stipulate that the coverage provided hereunder **is primary, and any other coverage maintained by the SCI subsidiary or affiliated company shall be excess only and non-contributing with the coverage required to be provided herein.**

INSURANCE REQUIREMENTS FOR THIRD PARTIES PROVIDING GENERAL SERVICES SUCH AS:

- MAINTENANCE
- CLEANING SERVICES
- MONUMENT/MARKER
PLACEMENT
- PAVING

WORKERS' COMPENSATION

Statutory Limits
Employer's Liability
Bodily Injury by Accident
\$1,000,000. Each Accident
Bodily Injury by Disease
\$1,000,000. Each Employee
Bodily Injury by Disease
\$1,000,000. Policy Limit

GENERAL LIABILITY

\$1,000,000. Per Occurrence

INSURANCE REQUIREMENTS FOR THIRD PARTIES PROVIDING:

- GENERAL CONSTRUCTION
- ROOFING
- MINOR REMODELING
- MOLD REMEDIATION

WORKERS' COMPENSATION

Statutory Limits
Employer's Liability
Bodily Injury by Accident
\$1,000,000. Each Accident
Bodily Injury by Disease
\$1,000,000. Each Employee
Bodily Injury by Disease
\$1,000,000. Policy Limit

GENERAL LIABILITY

\$1,000,000. Per Occurrence

EXCESS/UMBRELLA

\$3,000,000. Per Occurrence

INSURANCE REQUIREMENTS FOR THIRD PARTIES PROVIDING PROFESSIONAL SERVICES SUCH AS:

- REMOVALS
- EMBALMERS
- CREMATORIES
- MOTOR ESCORT SERVICES

WORKERS' COMPENSATION

Statutory Limits
Employer's Liability
Bodily Injury by Accident \$1,000,000.
Each Accident
Bodily Injury by Disease \$1,000,000.
Each Employee
Bodily Injury by Disease \$1,000,000.
Policy Limit

AUTOMOBILE LIABILITY

\$1,000,000. Per Occurrence
Combined Single Limit

Coverage to include:
Owned, Hired and Non-Owned Liability

GENERAL LIABILITY

\$1,000,000. Per Occurrence

EXCESS/UMBRELLA

\$5,000,000. Per Occurrence

***SCI LEGAL ASSISTANCE
REQUIRED ON THIRD PARTY
AGREEMENT COMPLETION***

**IF VENDOR DOES NOT MEET ABOVE INSURANCE REQUIREMENTS
PLEASE CALL RISK MANAGEMENT TO DISCUSS.**

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