

American Water Works Company, Inc.
Minimum Insurance Requirements for AW's Contractors, Suppliers and Other Services

Minimum Insurance Requirements

Coverage:

Vendor/Contractor/Trade	Commercial General Liability	Auto Liability	Workers Compensation Workers Compensation	Employers Liability	Umbrella or Excess Liability	Professional Liability or Errors and Omissions	Pollution Liability	Property***	Comprehensive Crime or Fidelity Bond
I. \$10,000,000 COMBINED LIABILITY LIMIT APPLIES TO MAJOR PLANT CONSTRUCTION OR EXPANSION ONLY									
A. <u>Exterior Construction:</u>									
Installation of pipe, mains, services and meters	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
foundation	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
Masonry and concrete	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
Steel and welding	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
Hoisting and scaffolding	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
Painting (tanks) and sandblasting	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
Roofing and waterproofing	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
<u>Major Construction Trades:</u>									
Carpentry	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
Electrical	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
HVAC/Plumbing/Mechanica	1,000,000	1,000,000	Statutory	1,000,000	9,000,000				
Minimum \$9,000,000 Excess over primary CGL, AL and EL required where the use of hazardous equipment such as cranes, boom trucks, etc. is used and/or installation of large scale items such as boilers, pumps, motors, HVAC units, etc									
Minimum \$9,000,000 Excess over primary CGL, AL and EL required where work is related to plant and/or distribution systems.									
II. \$5,000,000 COMBINED LIABILITY LIMIT APPLIES TO ALL OTHER CONSTRUCTION ACTIVITY:									
<u>Interior Construction Trades:</u>									
Flooring	1,000,000	1,000,000	Statutory	1,000,000	4,000,000				
Tile/ceramic; tile/masonry	1,000,000	1,000,000	Statutory	1,000,000	4,000,000				
Drywall	1,000,000	1,000,000	Statutory	1,000,000	4,000,000				
<u>Service and Maintenance:</u>									
Carpentry	1,000,000	1,000,000	Statutory	1,000,000	4,000,000				
Electrical	1,000,000	1,000,000	Statutory	1,000,000	4,000,000				
HVAC/Plumbing/Mechanica	1,000,000	1,000,000	Statutory	1,000,000	4,000,000				
Minimum \$5,000,000 Excess over primary limits required for Exterior/Interior Renovations - Short Term in nature where work is done in existing buildings or structures having a value of \$100,000 or less and the use of hazardous equipment or large scale items listed above are not evident.									
III. \$2,000,000 COMBINED LIABILITY LIMIT APPLIES TO THE FOLLOWING SERVICES:									
<u>Landscaping (not related to construction project):</u>									
A. <u>maintenance</u>	1,000,000	1,000,000	Statutory	1,000,000	1,000,000				

NOTE: ANY DEVIATION WILL REQUIRE AUTHORIZATION BY CORPORATE FINANCE DIRECTOR RISK MANAGEMENT, STATE PRESIDENT, OR STATE GENERAL MANAGER. APPROVAL DOCUMENTATION SHALL BE RETAINED AND SUBJECT TO AUDIT.

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Janitorial	1,000,000	1,000,000	Statutory	1,000,000	1,000,000				
Food Service including vending machines, coffee companies, etc.	1,000,000	1,000,000	Statutory	1,000,000	1,000,000				
ALL OTHER SERVICES REQUIRING ENTRY OR DELIVERY TO OR FROM COMPANY PROPERTIES.	1,000,000	1,000,000	Statutory	1,000,000	1,000,000				
IV. OTHER CONSULTATIVE PROFESSIONAL SERVICES									
A. Attorney-at-law	Defer to Corporate and Regional Counsel to construct appropriate agreement. Minimum insurance requirement waived.								
B. Engineers, or IT Software Design	1,000,000	1,000,000	Statutory	1,000,000	1,000,000	5,000,000			
	Engineering, architectural, surveying and inspection services including design and/or on-site services. Also applies to software design. Primary software exposure will be insured by Media Errors and Omissions or Media Professional Liability insurance.								
C. ALL OTHER PROFESSIONAL CONTRACTORS OR CONSULTANTS.	1,000,000	1,000,000	Statutory	1,000,000	1,000,000	1,000,000			
	Surveying (not part of Construction work), mapping, hydraulic modeling, or work with no plans for construction. All other consultation services.								
V. TRANSPORTATION, STORAGE AND DELIVERY SERVICES									
A. Transportation *	1,000,000	1,000,000	Statutory	1,000,000	4,000,000		5,000,000		
	* Including Chemical Suppliers, Fuels, Fuel Oil, Aggregates and other Hazardous substances.								
	* Higher limits should also be considered depending upon materials and transportation vehicle size. Additional coverage language will be required under the Auto Liability including: "The supplier will maintain in full force and effect public liability insurance in the amount required by 49 CFR - Part 387.9 Subpart A (see minimum levels of Financial Responsibility for Motor Carrier of Property - DOT). Copy of the Auto Liability Policy's Form MCS-90 shall be submitted with supplier's certificate of insurance."								
B. Transportation **	1,000,000	1,000,000	Statutory	1,000,000	4,000,000		1,000,000		
	** Includes all other motor transportation carriers including Bio-Solid Waste residuals carriers.								
	** Additional coverage language will be required under the Auto Liability including: "The supplier will maintain in full force and effect public liability insurance in the amount required by 49 CFR - Part 387.9 Subpart A (see minimum levels of Financial Responsibility for Motor Carrier of Property - DOT). Copy of the Auto Liability Policy's Form MCS-90 shall be submitted with supplier's certificate of insurance."								
C. Transportation ***	1,000,000	1,000,000	Statutory	1,000,000	4,000,000			1,000,000***	

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<p>*** Property, Transit or Inland Marine insurance will be required for suppliers delivering or transporting Company property including furnishing and equipment. Warehouse Legal Liability will be required where Company's properties will be off Company site(s) in Supplier's care, custody and control for temporary storage. Minimum Property insurance limits required shall be at least equal to the cost to replace new total of all property damaged or destroyed.</p>									
D Transportation, Collection Agency and Other Services which carry or possess Company properties ****	1,000,000	1,000,000	Statutory	1,000,000	1,000,000				1,000,000****
<p>****Comprehensive Crime or Fidelity Bond will be required for Messenger, Collection Agency or any other service which will have the Company, Company customers, or Company's financial service provider's money or securities. Money means currency, coins, bank notes, travelers check, registered checks and money orders. Securities means negotiable and non-negotiable instruments or contracts representing either money or other property including evidence of debt issued in connection with debit, credit or charge cards. Bond limit shall be equivalent of Company assets in vendor's possession or \$1,000,000, whichever is greater.</p>									
E Transportation *****	1,000,000	1,000,000	Statutory	1,000,000	4,000,000				
<p>***** Minimum liability requirements applicable to Federal Express, DHL, UPS and other global delivery service organization.</p>									
<p>VI. EQUIPMENT AND OTHER PRODUCT PARTS AND SUPPLIES</p>									
A Manufacturers of equipment and other product parts and supplies	1,000,000				4,000,000				
<p>Manufacturers providing new or replacement equipment or parts shall provide evidence of its Products Liability coverage included under its primary Commercial General Liability with Umbrella or Excess Liability insurance limit. <i>SEE III.B. for additional insurance requirements if manufacturer delivers goods to Company premises.</i></p>									
B Retailer or distributor of equipment and other product parts and supplies	1,000,000								
<p>Retailers or distributors of new or replacement equipment and parts shall provide evidence the above Manufacturers' insurance. Evidence shall be demonstrated by a Certificate from the Manufacturer to the retailer/distributor and that it is an Additional Insured or that Manufacturer has Vendors Broad Form coverage under it's CGL and Umbrella or Excess. <i>SEE III.B. for additional insurance requirements if vendor delivers goods to Company premises.</i></p>									