

**1001 Pennsylvania Avenue**

**Owner Certificate of Insurance Requirements**

**INSURANCE**

**Vendors/Contractors (Low Risk with Liquor Liability)**

Before proceeding with any work, the Vendor/Contractor shall furnish to the Owner and the Owner's Agent, a certificate in a form approved by the Owner (not to be unreasonably withheld) executed in duplicate, by the Vendor/Contractor's insurance agent, evidencing the insurance required with insurance companies approved by the Owner (not to be unreasonably withheld). Certificates found to not be in approved form or which are incomplete will be returned to the Vendor/Contractor for revision and resubmission. (Certificates must clearly indicate the work for which the certificate is submitted.) The Vendor/Contractor shall keep said insurance in full force until acceptance of its work by the Tenant. Such insurance shall be modifiable or cancellable only on written notice to Owner and the Owner's Agent from the insurance company; mailed to Owner and the Owner's Agent, thirty (30) days in advance or modification or cancellation. In the event of a cancellation notice, Vendor/Contractor shall obtain similar insurance coverage from other approved insurance companies prior to the effective cancellation of the original insurance coverage. In the absence of such insurance, Vendor/Contractor shall cease all work and vacate the Site, until such time a new Certificate of Insurance, as described above, is received by the Owner and the Owner's Agent.

Insurance carrier must have an AM Best rating of "A-VII" or better.

Vendor/Contractor liability insurance must have a minimum of **\$1 million dollars per occurrence in total coverage** of Commercial General Liability.

<b>Coverage</b>	<b>Limits of Liability</b>
1. Commercial General Liability Insurance	\$1,000,000 Each Occurrence \$1,000,000 General Aggregate
2. Liquor Liability	\$1,000,000
3. Automobile Liability Occurrence insurance should cover All owned, non-owned, hired, scheduled and any autos.	\$1,000,000
4. Statutory Minimum of Worker's Compensation and Occupational Disease.	

Evidence of the above coverage should be provided to the Owner and the Owner's Agent by means of a Certificate of Insurance with the Owner and the Owner's Agent as certificate holders.

The Certificate of Insurance shall also include the following provisions in the Description section:

1. Name the following entities (verbatim) as additionally insured on all policies (other than Worker's Compensation) which shall be the primary insurance over any other available insurance to the additional insured for the negligence of the Vendor/Contractor:

**Teachers Insurance & Annuity Association of America, The TREA 1001 Pennsylvania Avenue Trust, a District of Columbia statutory trust, New York State Teachers' Retirement System (NYSTRS), Hines Interests Limited Partnership, and their subsidiaries, directors, officers, and employees.**

The entities above must be listed verbatim and without any additional abbreviations or typographical errors.

2. A waiver of subrogation endorsement in favour of certificate holder and the additionally insured entities.
3. A statement confirming that all policies provide no less than thirty (30) days' notice of cancellation.
4. Wording indicating that coverage is primary and non-contributory.

The Vendor/Contractor shall also carry such additional insurance as may be required by the law in the District of Columbia. The Vendor/Contractor shall keep the insurance required by this paragraph in full force and in effect until acceptance of its work by the Owner. If the Vendor/Contractor shall subcontract any of its work, the Vendor/Contractor shall be responsible for seeing that such subcontractor shall have the insurance coverage and shall furnish the Owner and the Owner's Agent evidence thereof before the subcontractor commences work on the Site.

Certificate Holders:

The TREA 1001 Pennsylvania Avenue Trust and  
Hines Interests Limited Partnership  
1001 Pennsylvania Ave, NW  
Suite 100  
Washington, DC 20004

## **Risk Categories**

### **Low Risk**

Contractors or Vendors performing the following work require a minimum of **\$1 million dollars per occurrence in total** coverage under Commercial General Liability or by way of a combination between Commercial General Liability and Excess Liability:

#### *All Property Types*

- Drop-off dry cleaners, shoeshine
- “Feet on the ground” window washing
- Food service with liquor \*\*\*
- Food service without liquor
- General janitorial services\*
- Interior painting
- Interior design services and similar
- Parking surface maintenance
- Temporary office-valets, parking attendants

### **Intermediate Risk**

Contractors or Vendors performing the following work require a minimum of **\$2 million dollars per occurrence in total** coverage by way of a combination between Commercial General Liability and Excess Liability:

- Door, window and glass installation and repair for buildings of 3 or less stories
- Masonry repair (tuck-point, grout replacement and minor brick restoration)
- Plumbing
- Electrical-Repair and maintenance under \$50,000
- HVAC-installation or repair and maintenance under \$50,000
- Burglar Alarm System
- Carpentry and cabinetry work
- Carpet and upholstery cleaners
- Carpet and upholstery installers
- Commercial Moving Companies
- Fireplace repair and maintenance
- Garbage removal and disposal
- Installation of finishes-acoustic, ceramic, lathe, plaster & drywall, resilient floor, paint and vinyl wall
- Lawn care services\*
- Locksmiths
- Millwork-wood & plastic
- Office equipment service/delivery
- Modular office installation
- Pest control\*
- Sheet metal fabrication
- Tile and marble-installation and repair
- Waterproofing
- Wooden door installation

### **Medium Risk**

Contractors or Vendors performing the following work require a minimum of **\$4 million dollars per occurrence in total** coverage by way of a combination between Commercial General Liability and Excess Liability:

- Any service not specifically listed in the Low, Intermediate or High Risk categories
- Design services, except for those related to High Risk activities
- Door, window and glass installation and repair for buildings greater than 3 stories
- Elevator service and maintenance
- Electrical and Mechanical Sub-contractors
- Electrical-Repair and maintenance over \$50,000
- Fire system inspection, including monitoring and testing
- Installation of insulation
- Parking Garage Operators
- Septic tank\*
- Site work-grading, paving, earthwork and landscaping other than lawn care services
- Site work-minor repairs costing less than \$50,000
- Storage tank installation/repair\*
- Tree trimming
- Unarmed security services
- Window washing (greater than 3 stories and no scaffolding)
- General contractors for tenant improvements
- Pool care services
- Snow removal
- HVAC-installation or repair and maintenance over \$50,000

### **High Risk**

Contractors or Vendors performing the following work require a minimum of **\$10 million dollars per occurrence in total** coverage by way of a combination between Commercial General Liability and Excess Liability:

- All contracts over \$5 million dollars (National contracts excluded)
- Armed security services
- Asbestos abatement and removal\*
- Blasting
- Concrete-Structural repairs related to building foundations or projects over \$50,000
- Crane operations
- Curtain wall-installation
- High Risk Electrical-installation and repair
- Elevators, escalators-design and installation
- Fire system/sprinklers installation
- Roofing/sheet metal-installation and repair
- Scaffolding, stages, bosun chair
- Site work-demolition, excavation
- Structural steel installation and repair

\*Pollution Liability Insurance preferred → \$1 million

\*\*Professional Liability Insurance required → \$2 million

\*\*\*Liquor Liability Insurance required → \$1 million