

# USA Multifamily Management Insurance Requirements

The image below outlines our required insurance limits based on the category of work performed. For a list of categories, please see the next page.

Insurance Code	Sample Description (You can label this anything)	Commercial General Liability				Umbrella OR Excess		Automobile				Workers Comp	Employer Liability Limits			Professional Liability		
		Each Occurrence	Personal Injury / Advertising Injury	GL Aggregate	Products & Completed Operations Aggregate	Each Occurrence	Aggregate	CSL	Split Limits (Commercial/Personal)				Per Statute	Each Accident	Disease-Each Employee	Disease-Policy Limit	Per Claim/Each occurrence	Aggregate
								Combined Single Limit (Each Accident)	Bodily Injury (per person)	Bodily Injury (per accident)	Property Damage (Per accident)							
A	(Consultants)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Per Statute must be marked	\$ 500,000	\$ 500,000	\$500,000	\$ 5,000,000	\$ 5,000,000	
B	(Design Build)	\$ 2,000,000	N/A	\$ 2,000,000	\$ 2,000,000	\$ 3,000,000	\$ 3,000,000	\$ 1,000,000	\$ 500,000	\$ 500,000	\$ 500,000	Per Statute must be marked	\$ 500,000	\$ 500,000	\$500,000	\$ 5,000,000	\$ 5,000,000	
C	(Tier I)	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	\$ 3,000,000	\$ 3,000,000	\$ 1,000,000	\$ 500,000	\$ 500,000	\$ 500,000	Per Statute must be marked	\$ 500,000	\$ 500,000	\$500,000	N/A	N/A	
D	(Tier II)	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	N/A	N/A	\$ 1,000,000	\$ 500,000	\$ 500,000	\$ 500,000	Per Statute must be marked	\$ 500,000	\$ 500,000	\$500,000	N/A	N/A	
E	(Tier III)	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	N/A	N/A	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	Per Statute must be marked	\$ 500,000	\$ 500,000	\$500,000	N/A	N/A	

Note: All insurance policies require a Waiver of Subrogation.

Term	Definition
Commercial General Liability	Standard commercial general insurance liability policy.
Umbrella or Excess	Additional liability coverage required due to the level of risk. This is in addition to any general liability limits and are not aggregate, meaning excess general liability will not reduce umbrella/excess coverage requirements.
Automobile	
Workers Comp/Employer Liability Limits	Required workers compensation insurance. If you are a sole owner/operator and are exempt, you will need to confirm this exemption.
Professional Liability	Required only for designers or design build projects.
Waiver of Subrogation	An endorsement that prohibits an insurance carrier from recovering the money they paid on a claim from a negligent third party.
Additional Insured	Please make sure your broker has included the following verbiage under <i>Certificate Holder</i> .  USA Multifamily Management, Inc. c/o VendorShield PO Box 55071 PMB 34943 Boston, MA 02205-5071

## Vendor Categories

The list below includes our vendor category, the insurance code to help you identify required limits, and whether a professional license is required.

Category	Ins. Code	License (Y/N)
Appliances	D	N
Architect	A	Y
Cabinets	D	N
Cable	D	N
Carports	D	N
Civil	A	Y
Cleaning Services	E	N
Concrete	C	N
Concrete/Soils	A	N
Countertops/Tubs	D	N
Draperies	D	N
Drywall	C	N
Electrical	C	Y
Elevator	C	Y
Energy Efficiency Contractor	C	Y
Environmental (mold, biohazard, asbestos remediation)	C	Y
Equipment	D	N
Finish Carpentry	D	N
Fire Alarm (Design)	B	N
Fire Alarm (Repair and Maint)	D	N
Fire Protection	B	N
Fire Sprinklers	C	N
Fireplace	D	N
Fitness Equipment	E	N
Flooring	D	N
Furniture Rental	E	N
General Contractor	C	Y
Grading	C	N
Gypcrete	D	N
Human Directional	E	N
HVAC	C	Y
Inspection Services (i.e. back flows, etc.)	E	Y
Insulation	D	N

Category	Ins. Code	License (Y/N)
Joint Trench	C	N
Landscape	D	N
Locksmith	E	N
Low Voltage	D	N
Masonry	D	N
MEP	A	Y
Paint	D	N
Pavement	C	N
Pest Control	D	Y
Phone	D	N
Plumbing	C	Y
Pool and Spa (design build)	B	N
Pool Equipment	D	N
Pool Service	E	N
Roofing	C	Y
Rough Carpentry	C	N
Security incl. monitoring and patrol	D	N
Sewer	C	N
Sheet Metal	D	N
Signage	D	N
Soil Stabilization	C	N
Stairs	B	N
Stairs/Rails/Iron Fence/Gates/Garages	C	N
Staking/Surveying	A	Y
Storm	C	N
Stucco	C	N
SWPPP	D	Y
Termite Treatment	C	Y
Testing	A	Y
Tot-Lot	D	N
Trash Chute Repair	C	N
Underground Utilities	C	Y
Waste Management	D	N
Water	C	N
Water Protection	D	N
Windows	C	N