

	Liability with Add'l Insured & Primary	Auto Liability w/ Add'l Insured & Primary	Worker's Comp w/ Employer's Liability	Pollution Liability	Builder's Risk	Errors & Omissions	Tenant Discrim.	Owner's Contractor Protective	Employment Practices Liability	Property Insurance on Entire Building	Other Contract Clauses
Contract Duties:											
Armed Guards/Police At Risk Tenant	X	X	X								Armed covg
Workers (children, disabled, elderly)	X	Transport?	X			Maybe					Background Checks
Commercial Tenants	X		X			Maybe					Tenant Improvements
Counseling	X	Transport?	X			X					
Day Care/ School Bldg.	X	Transport?	X							Possibly	
Drug Alcohol Programs	X		X			Maybe					
Elevator Work	Either GL or OCP	X	X		For New Installation			Option for GL			
Emergency Work	Have a list of "on call" contractors with insurance (& additional insurance) on file. Get it done.										
Government Funding	HARRP/ AHRP is available to provided what is needed										
Ground Up Construction	X		X		X						
Mortgages/ Tax Credit	HARRP/ AHRP is available to provided what is needed.										
Pest Control	X	X	X	X		X					MSDS to Tenants
Pollution Abatement	X	X	X	X		Pollution E&O					
Pollution Testing (asbestos, lead, mold, etc.)			X			Pollution E&O					
Property Management		Hired & Non-Owned	X			X	Maybe		X		
Purchase Orders	If any work on this list is procured by purchase order, use the exposure's insurance coverages.										Require Insurance
Renovations	X		X		Depends						
Simple Construction	X		X								
Social Workers	X		X			X					
Transporting Others		X	X								Higher Limits?
Visiting Medical Care	X		X			Med Mal					
All Contracts must have indemnification clauses. All insurance limits must state "not less than".											