



## Lingo Insurance Requirements for Subcontractors

Subcontractors shall take out and pay for General Liability, Workers Compensation, Business Auto and Umbrella policies.

**An insurance certificate meeting the following minimum requirements shall be provided by the Subcontractor prior to commencing work on site and/or receiving first payment:**

1. General Liability insurance of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate on a per project basis.
2. Workers Compensation coverage with employer's liability limits of not less than \$500,000/\$500,000/\$500,000
  - a. If the Subcontractor is exempt from Worker's Comp Insurance, then an *Affidavit of Exempt Status* from the State will be required. All fees associated with obtaining said affidavit will be the responsibility of the Subcontractor. Subcontractors can request affidavit from the state [here](#).
3. Business Auto insurance of not less than \$1,000,000 combined single limit of liability.
4. Umbrella policy of not less than \$1,000,000 per occurrence and \$1,000,000 aggregate
5. Contractor shall be named (address information noted below) as an additional insured on a primary and non-contributory basis including completed operations per ISO form CG 2037 or its equivalent. Additionally, Owner may also be requested to be named as additional insured.

**Contractor:**

Lingo Construction Services, LLC  
1135 North Robinson Avenue  
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