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 $1,000,000/$1,000,000/$1,000,000
    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
Oklahoma City, OK 73103