

Community Bridges, Inc.
Commercial Insurance Requirements
For Vendors / Contractors
Updated: 6/1/2023-7/31/2024

Commercial General Liability	\$1,000,000* Per Occurrence \$2,000,000* General Aggregate
Products/Completed Operations – (commonly included in General Liability)	\$1,000,000* Per Occurrence \$2,000,000* Products/Completed Operations Aggregate
Coverage Trigger	If any coverage being evidenced is on a “claims made” policy form the retroactive dates need to be shown on the Certificate of Insurance and pre-date the contract. Contracted party to provide the coverage through the State Statute of Repose.
Automobile Liability (Must include all owned, hired and non-owned vehicles.)	\$1,000,000* Combined Single Limit
Workers’ Compensation	Meet State Statutory Requirements
Employers Liability * *This can be increased using excess/umbrella limits.	\$1,000,000 BI Each Accident \$1,000,000 BI by Disease – Policy Limit \$1,000,000 BI by Disease – Each Employee
Umbrella/ Excess Liability (To go over: General Liability, Automobile Liability, Employers Liability, Professional Liability)	\$5,000,000 Or More Per Occurrence/Aggregate
Professional Liability: Coverage required for professional services such as accountant, attorney, architect, design, engineering and most consultants.	\$1,000,000 Each Claim \$3,000,000 Annual Aggregate If any coverage being evidenced is on a “claims made” policy form the retroactive dates need to be shown on the Certificate of Insurance and pre-date the contract. Contracted party to provide the coverage through the State Statute of Repose.
Environmental/Pollution Liability Required for demolition, use of hazardous materials or environmentally sensitive activities.	\$1,000,000 Minimum Per Occurrence/Aggregate If this coverage is “claims made” then coverage must be maintained for a minimum of 2 years following expiration of the contract. Contracted party to provide the coverage through the State Statute of Repose.

* A combination of Umbrella/Excess and primary limits may be used to provide coverage for the amount shown.

SPECIFIC INSURANCE REQUIREMENTS

1. Community Bridges, Inc., its parent, associated and affiliated companies and their respective officers, agents, servants and employees should be added as an Additional Insured to all Liability Policies, except Workers Compensation.
2. Certificate Holder Information: Community Bridges, Inc., Attn: Business Insurance Manager, 1855 W. Baseline Rd, Ste.101, Mesa, AZ 85202. Email to: BusinessInsurance@cbridges.com
3. Community Bridges, Inc. shall be notified at least 30 days in advance of cancellation, non-renewal or material change in coverage.
4. Community Bridges, Inc., requests a Waiver of Subrogation for all lines, including Workers’ Compensation.
5. All coverages must be provided by insurers that have a minimum financial rating of AM Best Rating of A- and a financial category of VII.
6. Request Deductible/Self-Insured Retention amounts for all applicable policies and require the party maintain the financial responsibility of those deductibles. If they have a SIR, complete a credit risk analysis to determine the financial strength of the company to meet future claim payment obligations.
7. Community Bridges, Inc. requires that third party's insurance to be primary, and non-contributory.
8. Umbrella/excess shall follow the provisions, terms and conditions of the underlying policy.