

**Commercial General Liability - Minimum Limits for Renovation Projects**

<b>Total Insured Value</b>	<b>Contract Amount <i>Under \$ 1M</i></b>	<b>Contract Amount <i>\$ 1M - \$ 2M</i></b>	<b>Contract Amount <i>\$ 2M - \$ 5M</i></b>	<b>Contract Amount <i>\$ 5M+</i></b>
<i>Under \$1,999,999</i>	\$1M Umbrella	\$ 1M Umbrella	\$ 2M Umbrella	\$3M Umbrella
<i>\$ 2M - \$4,999,999</i>	\$1M Umbrella	\$ 2M Umbrella	\$ 3M Umbrella	\$3M Umbrella
<i>\$ 5M - \$9,999,999</i>	\$ 2M Umbrella	\$ 3M Umbrella	\$ 5M Umbrella	\$5M Umbrella
<i>\$10M and Up</i>	\$ 3M Umbrella	\$ 5M Umbrella	\$5M Umbrella	\$10M Umbrella

**Commercial General Liability - Min. Limits for New Construction Projects**

<b>Contract Amount <i>Under \$2M</i></b>	<b>Contract Amount <i>\$2M - \$ 5M</i></b>	<b>Contract Amount <i>\$5M - \$20M</i></b>	<b>Contract Amount <i>\$20M +</i></b>
\$1M Umbrella	\$2M Umbrella	\$5M Umbrella	\$10M Umbrella

Additional Insured Endorsement shall be included and read "primary non-contributory".  
 Consider requiring contractor professional liability on construction management projects.  
 Per Project Aggregate shall be included.  
 Waiver of Subrogation shall be included.  
 Umbrella limit must extend over the underlying minimum CGL limit of \$1,000,000 per occurrence.

***Commercial Auto***

Commercial Auto Liability Limit - \$1,000,000 CSL.  
 Umbrella limit shall be excess over the underlying auto liability.

***Builders' Risk***

Builders' Risk limit should be contract amount.  
 Permission to Occupy Endorsement.  
 Builders' Risk shall include materials and system testing coverage.  
 Builders' Risk shall include renovations.

***Workers' Compensation***

Workers' Compensation Limit - Statutory.  
 Waiver of Subrogation shall be included.  
 Umbrella limit shall be excess over the underlying work comp limit.