

Insurance Guidelines for Clubside Reserve

Approved April 11, 2011

- Definitely make sure the contractor(s) expected to perform the work provide Clubside with a Certificate of Insurance issued to Clubside Reserve, naming Clubside as an Additional Insured with respects to the General Liability Coverage. The Certificate should reflect at least the following Coverage and limits:
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 - General Liability Coverage - \$1,000,000 Per Occurrence; \$2,000,000 General Aggregate; \$2,000,000 Products/Completed Operations Aggregate
 - Automobile Liability Coverage - \$1,000,000 Combined Single Limit, including Owned, Hired and Non-Owned Automobile Liability
 - Workers' Compensation – Statutory Limits and \$100,000/\$500,000/\$100,000 Employers Liability
 - If any Architects or Engineers are involved then also require:
 - Professional Liability - \$1,000,000 Per Claim Limit
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 - It is advisable to have the unit owner as well as Clubside Reserve listed as additional insured.
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 - This is required by our Insurance Company.