

- All policies must cover liability arising from premises, operations, independent contractors, products-completed operations, personal and advertising injury, and liability assumed under an insured contract (including the tort liability of another assumed in a business contract). There shall be no endorsement or modification of the Commercial General Liability form arising from pollution, explosion, collapse, underground property damage or work performed by subcontractors.
- All coverage shall be placed with an insurance company duly admitted in the State of Minnesota and must be “A” rated. Coverage shall be afforded to the Additional Insured whether or not a claim is in litigation.
- The Certificate must contain A Waiver of Subrogation endorsement in favor of APPRO Development, Inc. from the Company affording coverage with respect to losses arising out of or in connection with the Work.

AUTOMOBILE LIABILITY

- A Commercial Automobile policy.
- Limits:
 - Combined Single Limit (each accident) \$1,000,000

WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY

- Limits:
 - Each Accident for Bodily Injury by Accident \$500,000
 - Each Accident for Bodily Injury by Disease \$500,000
 - Policy Limit for Bodily Injury by Disease \$500,000