

# TD Collins, Inc.

P.O. Box 61512

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[www.tdcollinsinc.com](http://www.tdcollinsinc.com)

## Sample Sub-contractor letter

RE: Proof of Liability, Automobile and Worker's Compensation Insurance

Dear (insert name of contact)

Insured's insurance carrier requires minimum limits of liability from "ABC's" sub-contractors to be no less than those shown below:

General Liability	Each Occurrence	\$1,000,000
	Aggregate	\$2,000,000
	Personal & Adv. Injury	\$1,000,000
	Products & Comp/Ops Aggregate	\$2,000,000
Automobile	Combined Single Limit For Bodily Injury/property damage	\$1,000,000
Employers Liability	Each Accident	\$ 500,000
	Policy Limit	\$ 500,000
	Each Employee	\$ 500,000
Umbrella Liability or Excess Liability	Each Occurrence	\$1,000,000
	Aggregate	\$1,000,000

All General Liability certificates of insurance should name Insured, as additional insured including Completed Operations on form CG20110 11/85 or its equivalent, on a primary and non-contributory basis, and include waiver of subrogation as respect to work done by your firm.

All Automobile and Umbrella/Excess Liability certificates of insurance should name Insured, as additional insured, and include waiver of subrogation as respect to work done by your firm.

All Workers Compensation certificates of insurance should include waiver of subrogation as respect to work done by your firm.

The certificate should be addressed to Insured at the mailing address shown on this letter and provide 30 days written notice in the event of cancellation for any reason, and 10 days written notice for nonpayment of premium.  
Insurance carriers should possess an A.M. Best rating of B+ or higher.

Failure to maintain appropriate insurance coverage and to provide proper evidence of coverage can result in your firm being removed from our approved sub-contractor list or being asked to cease work on a Insured job.

We understand the difficulty involved in obtaining adequate and appropriate insurance coverage and in negotiating terms for renewal coverage. If a delay in the release of renewal certificates is anticipated, please notify us with the anticipated release date as soon as possible.

Sincerely,

Troy D. Collins  
President