

YACHT HARBOR INC.

Rev. JANUARY 2024 (original published Jan 2023)

INSURANCE SPECS FOR CONTRACTORS DOING WORK ON PREMISES

The Independent Contractor's Contract Must Be Signed and attached to the Unit Owners Construction Contract.

Please share this with your insurance representative & have them issue Certificate(s) of Insurance as per "SAMPLE" (COI) to Certificate Holders – COI's (2) go to each **unit owner** you are doing work for, **and** the association (**Yacht Harbor, Inc.**) as follows.

TO: Unit Owner: Cert. Holder (list Unit #(s) in the COI Operations & Locations Box c/o Yacht Harbor 2500 Gulf Shore Blvd N Naples, FL 34103

TO: Yacht Harbor Inc. Cert. Holder

Attn Preston Hoffman, Secretary emailed: hoffman3207@gmail.com c/o Unit S6 2500 Gulf Shore Blvd N Naples, FL 34103

Please list Unit #s in Operations & Locations Box in addition to your operation).

CERT HOLDERS (both Yacht Harbor Inc & Unit Owner) SHOULD BE LISTED AS ADDITIONAL INSURED and WAIVER OF SUBROGATION should apply (General Liability and Auto Liability and Employer's Liability) **with the boxes checked "Yes"**. **The Independent Contractors contract must be added to the work contract outlining acceptable coverages. Please share this with your insurance representative. Work cannot begin until we have an acceptable COI.**

2- "Sufficient" Coverage

As outlined in the Independent Contractor's Contract

3- **WORKERS COMPENSATION** (see note below)

If Owners of the company are Exempt, please forward evidence and submit to Yacht Harbor a letter on letterhead stating you, "the Owner(s) of XYZ Contractors will Hold Harmless Yacht Harbor, Inc and its Unit Owner(s) / Cert Holder, for any work-related bodily injury, disability, and sickness Owners may incur while on premises" , otherwise WC Limits as per above are requested for the Owners.

IMPORTANT:

ANY SUBCONTRACTED WORK THAT IS NOT COVERED UNDER THE GENERAL CONTRACTOR'S INSURANCE REQUIRES A COMPLETE SET OF DOCUMENTS:

= **SIGNED INDEPENDENT CONTRACTORS CONTRACT**

= **CERTIFICATES OF INSURANCE AS NOTED ABOVE, including General Liability, Auto Liability, Workers Comp (Employers Liability)**