

**EXHIBIT "C"**  
**MINIMUM INSURANCE REQUIREMENTS**

**INSURANCE**

Before commencing work, the Subcontractor shall procure and maintain at its own expense until final acceptance of the work, upon all operations and the operations of it's Subcontractors, suppliers or material men on the Project, the following policies of insurance with Gutierrez Construction Co., Inc., the Owner, Landlord and the Tenant as additional insured. All policies, including Workman's Compensation, will include a "Waiver of Rights of Subrogation" against Gutierrez Construction Co., Inc., the Owner, Landlord and the Tenant.

a. **Workman's Compensation and Employers Liability Insurance**

Subcontractor shall provide and maintain Worker's Compensation and Employer's Liability Insurance covering all of its employees in conformance with laws of the state in which the work and/or Contract Documents are to be performed. Such insurance shall not have a limit of less than the following:

Employer's Liability - \$100,000 Each Accident  
\$500,000 Disease Policy Limit  
\$100,000 Disease each Employee

b. **Commercial General Liability**

Subcontractor shall procure and maintain coverage to include all operations of the insured and/or Contract Documents and coverage for all liability assumed with the following limits and extensions of coverage.

Coverage to be on an Occurrence Form  
Coverage to include: Premises and Operations (including X-Explosion, C-Collapse and A-Underground Coverages as applicable); Independent Contractor's Protective Personal Injury Liability; Contractual; Broad Form Property Damage, including Completed Operations with the following limits:

Bodily Injury and Property Damage - \$1,000,000 Each Occurrence  
\$2,000,000 General Aggregate  
\$1,000,000 Personal Injury

Products and Completed Operations Insurance Aggregate Limit of \$2,000,000 shall be maintained for two (2) years after final payment and Subcontractor shall continue to provide evidence of such coverage to Gutierrez Construction Co., Inc., the Owner, Landlord and the Tenant on an annual basis during the two year period.

c. **Business Automobile Liability**

Subcontractor shall procure and maintain Business Automobile Liability Insurance covering owned, non-owned and hired motor vehicles with the following combined single limits:

Bodily Injury and Property Damage - \$1,000,000 Each Occurrence (C.S.L.)

d. **Umbrella Liability**

Subcontractor shall procure and maintain an Umbrella Liability Policy with limits of \$2,000,000.