Insurance Requirements for AVI-SPL Subcontractors

Our minimal Insurance requirements are:		
A. Commercial General Liability	$1,000,000 per occurrence/ $2,000,000 aggregate	Including products/completed operations, personal injury, contractual liability and property damage
B. Workers Compensation	$1,000,000 each accident and/or meets statutory requirements. "Per Statute" or statutory Requirements should be checked (incl. occupational disease)	* Please see explanatory note regarding Workers Compensation coverage
C. Commercial Auto Liability	$1,000,000 combined single limit	For bodily injury and property damage covering all owned, non-owned and hired vehicles used in connection with performance of Subcontractor's Work
D. Umbrella / Excess Liability	$5,000,000 aggregate	
E. Certificate Holder	AVI-SPL must be shown as the *certificate holder* – showing the following information in the Certificate Holder section of the Certificate of Insurance form: **AVI-SPL LLC** **Attn: Risk Management / Safety / Compliance** **6301 Benjamin Road, Suite 101** **Tampa, FL 33634**	
F. Additional Insured and Waiver of Subrogation	Customer, AVI-SPL LLC and AVI-SPL LLC's affiliates shall be named as Additional Insureds on General Liability, Vehicle and Umbrella polices. Waiver of all Rights of Subrogation against AVI-SPL LLC and its officers, directors, employees and insurance companies.	
G. Professional Liability/ Errors & Omissions (E&O)	$5,000,000 each claim and annual aggregate and shall be maintained at least 3 years following completion of the Order.	
H. Network/Cyber Security and Privacy Liability Insurance	Network/Cyber Security and/or Privacy Liability insurance may be required, depending upon the nature of our business relationship.	
I. Fidelity Bond/Employee Crime Policy	Fidelity Bond/Employee Crime Policy may be required, depending upon the nature of our business relationship.	

Amounts for Commercial General Liability and Commercial Auto Liability may be combined with an excess/umbrella liability policy to meet the required limits.

Note: the above are our minimal insurance requirements.
Additional coverages or limits of coverage might be necessary, depending upon the nature of our relationship.

* Explanatory Note Regarding Workers Compensation Insurance: *Some USA states allow certain forms of "exclusion," or "exemption," or "opt-out" from WC requirements or coverage. This is mainly for certain owners & executives of small firms or those having sole proprietor designation. Some states have a minimal employee headcount threshold before worker's compensation is required. Many smaller firms do operate in these statutory-compliant classifications.*

However, AVI-SPL requires that everyone doing work for AVI-SPL will be covered by a workers' compensation policy - whether with their own policy, or under someone else's policy.

*Thus, while smaller firms or individuals **may** be legally compliant within the allowable state regulations, **AVI-SPL will still require that WC coverage be in force**.*

WC coverage is available, even for sole proprietors. We have resources that we can refer a subcontractor to. to explore obtaining WC coverage. AVI-SPL has no stake, interest or relationship with the referral.

For questions or concerns about our insurance requirements, please contact subcontractor@avispl.com

In some specialized situations, a vendor of services who provides only intellectual professional services, with 0% on-site presence, may be eligible for a waiver for having Workers Compensation Insurance coverage. Example: a specialized programmer.