

Insurance Requirements for AVI-SPL Subcontractors

<p>We will need a Certificate of Insurance (COI) from your broker or agent. The Insured Name...and the name on a submitted W-9 (or W-8BEN) must be the same. Our minimal Insurance requirements are:</p>		
A. General Liability	1 million per occurrence/ 2 million aggregate	
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. Vehicle insurance	\$1,000,000 combined single limit	covering all owned, non-owned and hired vehicles used in connection with the performance of work
D. Umbrella / Excess	\$5,000,000 aggregate	
E. Certificate Holder	<p>AVI-SPL must be shown as the <i>certificate holder</i> - showing the following information in the Certificate Holder section of the Certificate of Insurance form:</p> <p style="text-align: center;">AVI-SPL, Inc. Attn: Risk Management / Safety / Compliance 6301 Benjamin Road, Suite 101 Tampa, FL 33634</p>	
F. Additional Insured and Waiver of Subrogation	<p>Customer, AVI-SPL, Inc., Audio Visual Innovations, Inc., Signal Perfection Ltd. and Audio Fidelity Communications, LLC d/b/a Whitlock shall be named as an Additional Insured on General Liability, Vehicle and Umbrella policies. Waiver of all Rights of Subrogation against AVI-SPL, Inc., Audio Visual Innovations, Inc., Signal Perfection Ltd. and Audio Fidelity Communications, LLC d/b/a Whitlock.</p>	
G. Professional liability / Errors & Omissions Insurance (E&O)	<p>Professional Liability / Errors & Omissions Insurance may be required, depending upon the nature of our business relationship.</p>	
H. Network/Cyber Security and Privacy Liability Insurance	<p>Network/Cyber Security and Privacy liability insurance may be required, depending upon the nature of our business relationship.</p>	
I. Fidelity Bond/Employee Crime Policy	<p>Fidelity Bond/Employee Crime Policy may be required, depending upon the nature of our business relationship.</p>	
<p>Amounts for General Liability and Auto may be combined with an excess/umbrella liability policy to meet the required limits.</p>		
<p>Note: the above are our minimal insurance requirements. Additional coverages or limits of coverage might be necessary, depending upon the nature of our relationship.</p>		

* 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.