



Certificate of Insurance Requirements
Last Updated: 08/2021

Dear Vendor/Contractor:

It is required of all vendors and contractors performing services at 600 West Chicago, 900 North Kingsbury (commercial), 950 North Kingsbury and 811 North Larrabee that a certificate of insurance is provided as evidence of insurance with the following coverage and limits:

- **Commercial General Liability*** – \$1,000,000 per occurrence and \$2,000,000 per aggregate; \$2,000,000 products liability & completed operations aggregate
- **Business Automobile Coverage** – \$1,000,000 (any auto/owned/non-owned/hired) per accident
- **Umbrella/Excess Liability** - \$3,000,000 per occurrence and aggregate
- **Workers' Compensation** – as required by Illinois statute, and where any operations relating to the contracts are located, with a waiver of subrogation against Owner and Manager
- **Employer's Liability** – \$1,000,000 bodily injury each accident; \$1,000,000 disease each employee; \$1,000,000 disease policy

*Vendors may fulfill their insurance obligations through the use of any combination of primary and umbrella coverage. This coverage shall be primary to Owner's and Manager's insurance and will cover Owner and Manager as Additional Insureds for claims arising out of the Vendor's ongoing and completed operations for or on behalf of Owner and/or Manager.

ADDITIONAL INSURED

All service providers should name Chicago Kingsbury, LLC; Chicago Kingsbury Mezz, LLC; Sterling Bay, LLC; Sterling Bay Property Management, LLC, as Managing Agent, and their respective successors and/or assigns; Morgan Stanley Bank, N.A., ISAOA ATIMA and Morgan Stanley Mortgage Capital Holdings LLC, ISAOA ATIMA, Teachers Insurance and Annuity Association of America, and their respective successors and/or assigns as additionally insured by endorsement to their Commercial General Liability, Umbrella/Excess Liability and Auto Liability policies.

Please see 600 West's sample certificate for the Description of Operations and Certificate Holder language.

- (i) If Vendor's work involves serving alcohol, evidence of \$1,000,000 each common cause/aggregate in Liquor Liability coverage is required.
- (ii) If Vendor's work involves consultation, special evidence of \$2,000,000 per occurrence/aggregate in Professional Liability coverage required. Contractor shall maintain coverage at all times for ten (10) years after project completion.
- (iii) If Vendor's work involves professional design, engineering, environmental consultation or accounting services, special evidence of \$2,000,000 in Professional Liability coverage is required. Contractor shall maintain coverage at all times and for ten (10) years after project completion.
- (iv) For those with access to valuable property, evidence of \$500,000 including 3rd party coverage endorsement in Fidelity Bond/Crime Insurance is required.
- (v) If Vendor's work involves any hazardous or toxic substances or materials such as Asbestos or Asbestos abatement, special evidence of \$5,000,000 per claim/aggregate in Contractor's Pollution Liability coverage is required.
- (vi) For Projects, Manager will require all Project Manager Contractors to extend broad form indemnities to Owner and Manager and name Owner and Manager as additional insured.
- (vii) Each required policy shall provide a waiver of subrogation against Owner and Manager. If Vendor's liability insurance is subject to a policy aggregate, the aggregate limit must apply per project, or per location.
- (viii) 600 West's Management Team may require additional coverage as it deems reasonable and may waive certain limits or requirements on a case-by-case basis. Each Vendor shall submit certificates of insurance and endorsements, in form and substance, satisfactory to the Management Team. All such policies shall provide **30 days' prior written notice to Chicago Kingsbury, LLC of cancellation** in the event of material change or non-renewal and shall be issued by insurers with a **Best's rating of A - VII or higher**.
- (ix) Commercial General Liability policies shall contain an additional insured endorsement as **per ISO Form CG 20 10 11 85 or ISO Form CG 20 10 10 07 04 and CG 20 37 07 04, or an equivalent form** that provides coverage to the Additional Insureds **on a primary and non-**

contributory basis for both ongoing and completed operations.

- (x) With the exception of Workers Compensation and Employers Liability, crime and professional liability, the policies shall be endorsed to include cross liability coverage. Contractor's Commercial General Liability, Automobile Liability, Workers Compensation/Employers Liability and, if applicable, Pollution Liability policies shall contain a provision waiving rights of subrogation against the Additional Insureds, including each of their respective affiliates, subsidiaries, officers, directors, managers, members and employees.
- (xi) Failure to provide the Required Insurance shall not relieve the Contractor of any liability it may have under this Agreement or at law.

No work may commence until the certificate of insurance is received and accepted by the Office of the Building. **The certificate must be emailed to Vivian Orozco, Property Administrator at vorozco@sterlingbay.com for approval 48 hours in advance of any scheduled work or deliveries.** Only certificates submitted electronically will be accepted.

Thank you,
600 West Chicago Management Team