Vendor Insurance Requirements

A. AUTIELLO CONSTRUCTION
New York • Providence • Boston

The following Vendor Insurance Standards apply to all subcontractors, material suppliers, and trade partners performing work or furnishing materials on projects managed by A. Autiello Construction Co., Inc. (AACC). The standards are designed to be applicable across state lines and to firms of varying disciplines, project scopes, and labor affiliations.

The limits below represent minimum requirements. Higher limits or additional coverages may be required based on project value, location, owner specifications, or the nature of the work. Certificates of Insurance must be provided before work begins and as a condition of payment.

1. Certificate Holder

A. Autiello Construction Co., Inc.
125 Carlsbad Street
Cranston, RI 02920

2. Additional Insured & Waiver of Subrogation

A. Autiello Construction Co., Inc. must be named as an Additional Insured on the Commercial General Liability and Excess/Umbrella policies on a primary and non-contributory basis. A Waiver of Subrogation in favor of the Contractor is required on the Commercial General Liability, Automobile, and Workers' Compensation policies where permitted by law.

3. Carrier Requirements

All required insurance must be placed with carriers rated A- or better by A.M. Best (or equivalent rating from another nationally recognized agency). Policies must remain in force for the duration of the subcontract and through the completed operations period. Coverage must be written on an occurrence basis unless otherwise approved in writing.

4. Minimum Limits of Liability

Coverage	Minimum Limit
Commercial General Liability *(including Products & Completed Operations)*	$2,000,000 Each Occurrence $2,000,000 General Aggregate (per project) $2,000,000 Products & Completed Operations Aggregate
Business Automobile Liability *(any auto, hired, and non-owned)*	$2,000,000 Combined Single Limit per accident
Workers' Compensation & Employers' Liability	Statutory limits as required by the state of work $100,000 Each Accident $100,000 Each Employee (Disease) $500,000 Aggregate (Disease)
Excess / Umbrella Liability	$1,000,000 Occurrence / Aggregate *(overlays CGL, Auto, and Employers' Liability)*

5. Material Suppliers — Delivery and Hoisting Operations

Material suppliers, distributors, and vendors that deliver materials to AACC jobsites using trucks, trailers, or hoisting equipment (including boom trucks, knuckle-boom cranes, forklifts, and similar equipment) must maintain the coverages listed above, with particular attention to Business Automobile Liability, Commercial General Liability, Workers' Compensation, and Excess/Umbrella Liability. Certificates must be on file before the first delivery.

These suppliers are also subject to AACC's Material Supplier Delivery & Unloading Policy, which addresses operator qualifications, site access, hoisting safety, personal protective equipment, and incident reporting.

6. Applicability Across Disciplines and Labor Affiliations

These standards apply equally to all trade partners and suppliers, including but not limited to general trades, mechanical, electrical, plumbing, specialty subcontractors, material suppliers, and equipment providers. Requirements are the same for union and non-union firms. Where a firm's work involves unique exposures (e.g., crane operations, environmental remediation, or high-value installations), additional coverages or higher limits may be requested.

7. State-Specific and Project-Specific Adjustments

Workers' Compensation coverage must meet the statutory requirements of the state in which the work is performed. Automobile coverage must satisfy the minimums of the states where vehicles are operated. For projects outside Rhode Island, AACC may accept equivalent coverage that meets the host state's requirements, provided the Contractor remains protected as Additional Insured. Project owners may impose higher limits or additional coverages; in such cases, the more stringent requirement will apply.

8. Sub-Subcontractors and Suppliers

If a Subcontractor engages Sub-Subcontractors or suppliers to perform any portion of the work or furnish materials, the Subcontractor is responsible for ensuring those parties maintain equivalent insurance coverage and name AACC as Additional Insured before their work begins. Evidence of such coverage must be available upon request.

9. General Conditions

Before commencing work, and as a condition precedent to any payment, the Subcontractor or Supplier shall purchase and maintain insurance in conformance with these standards. This insurance will provide a defense and indemnify the Contractor with respect to liability for bodily injury, property damage, and personal and advertising injury caused in whole or in part by the Subcontractor's or Supplier's acts or omissions, or the acts or omissions of those acting on their behalf.

Proof of insurance (Certificates of Insurance and required endorsements) shall be provided before work commences. Failure to furnish proof shall not be deemed a waiver of these obligations. In the event a carrier denies coverage to the Contractor, the Subcontractor or Supplier shall, upon demand, defend and indemnify the Contractor at its own expense.

10. Submission

Certificates of Insurance and endorsements should be submitted to:

A. Autiello Construction Co., Inc.
Contract and Insurance Administration
Attention: Edward Davis
125 Carlsbad Street
Cranston, RI 02920

Phone: (401) 942-6822 x209

Email: e.davis@autielloconstruction.com