

**EXHIBIT 3**

**MINIMUM INSURANCE REQUIREMENTS**

The following listed minimum insurance requirements shall be carried by all contractors and consultants unless otherwise specified in the Owner's solicitation package, Special Provisions or Standard Specifications.

1.  Workers' Compensation and Employers Liability as required by statute. Employer's liability insurance shall be provided in amounts not less than \$100,000 each accident for bodily injury by accident, \$500,000 policy limit for bodily injury by disease, and \$500,000 each employee for bodily injury by disease.
2.  Automobile Liability for limits not less than \$1,000,000 combined single limit for bodily injury and property damage for each occurrence. Coverage shall include owned, non-owned and hired automobiles.
3.  Commercial General Liability for limits not less than \$1,000,000 combined single limit for bodily injury and property damage for each occurrence and not less than \$2,000,000 aggregate. Coverage shall include premises and operations liability, blanket contractual, broad form property damage, products and completed operations and personal injury endorsements.
4. \_\_\_\_\_ Builders Risk or Installation Floater Insurance will be provided by the Owner (excluding earthquake or flood). This insurance shall insure and protect from all insurable risks of physical loss or damage. Contractors and subcontractors will be covered, excluding their own machinery, tools and equipment. The deductible under The Builders Risk or Installation Floater shall be sustained and borne by the Contractor. Losses will be adjusted with and made payable to the Owner and others as their interests may appear.
5. \_\_\_\_\_ Professional Liability Insurance providing coverage for acts, errors or omissions committed or alleged to have been committed by architects and engineers arising out of the conduct of their professional practice in an amount not less than \$1,000,000 per occurrence or claims made and \$2,000,000 aggregate. Coverage shall apply for three (3) years after project is complete.
6. \_\_\_\_\_ Pollution Legal Liability Insurance for limits not less than \$1,000,000 per occurrence (or claims made) and not less than \$1,000,000 aggregate for bodily Injury, Personal Injury and Property Damage. This coverage must include any losses arising from transit exposures and also include all costs associated with clean-up, containment, and disposal of any hazardous liquids or materials.
7. \_\_\_\_\_ Medical Malpractice Liability Insurance for limits not less than \$1,000,000 per occurrence.
8.  Except for workers compensation and employer's liability insurance, the Colorado House and Resource Center must be named as an additional insured. Certificates of Insurance must be submitted before commencing the work and provide 30 days notice prior to any cancellation.

The undersigned certifies and agrees to carry and maintain the insurance requirements indicated above throughout the contract Period of Performance. All coverage furnished by contractor is primary; any insurance held by RMCLT, PIH and CHRC is excess and non-contributory.

\_\_\_\_\_  
(Name of Company)

\_\_\_\_\_  
(Signature) (Date)