

BEAUMONT SERVICES COMPANY, L.L.C.  
SCHEDULE A  
Seller's Minimum Insurance Requirements

Compliance by the seller with the insurance requirement set forth herein shall not relieve the Seller from liability for amounts in excess of the required limits of insurance.

The types of insurance and minimum limits required hereunder are:

- a) Worker's Compensation Insurance with statutory limits, as required by the State of Michigan.
- b) Employer's Liability Insurance with limits not less than \$1,000,000 to any one person ;
  - (1) USL&H, FELA, Jones Act & Continental Shelf Act endorsements, if applicable.
- c) Commercial General Liability Insurance, written on an occurrence form including explosion, collapse, and underground:
  - \$1,000,000 Each Occurrence (BI & PD Combined Single Limit)
  - \$2,000,000 General Aggregate (Per Project)\*
  - \$1,000,000 Personal Injury and Advertising Liability
  - \$1,000,000 Products & Completed Operations
  - \$1,000,000 Contractual Liability to cover all Liabilities assumed under this purchase order or Contract

\*If the Seller cannot provide the aggregate limit per project, an Owners Sellers Protective Liability must be secured by the Seller at Seller's cost in the name of the William Beaumont Hospital (Owner) and Beaumont Services Company L.L.C. (Owner's Agent) for a minimum limit of:

- \$1,000,000 Each Occurrence and
- \$2,000,000 Annual Aggregate
- d) Automobile Liability Insurance covering all owned, and hired automobiles used in connection with the Seller's work with combined single limits for Bodily Injury and Property Damage of not less than \$1,000,000 per accident.
- e) Professional Liability Insurance, if applicable, with limits of not less than \$5,000,000 each occurrence.
- f) Aircraft Liability Insurance, if applicable, \$5,000,000 each occurrence.
- g) Pollution Liability Insurance (i.e., asbestos, lead abatement, etc.), if applicable, for at least \$5,000,000 each occurrence.
- h) Umbrella Liability Insurance excess of all the above required coverages with a minimum limit of \$5,000,000 each occurrence.

William Beaumont Hospital (Owner) and Beaumont Services Company, L.L.C. (Owner's Agent) shall be included as an additional insured under all coverages (except workers' compensation and employer's liability) as required by this purchase order or Contract and such additional insured status shall be specifically identified on the certificate of insurance.

All policies are required to be endorsed to indicate that policies provide primary coverage without right of contribution by any insurance carried or self-insured by Owner or Owner's Agent. A waiver of subrogation in favor of Owner and Owner's Agent shall also be endorsed to the policies.

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Seller's Minimum Insurance Requirements  
(continued)

Prior to commencement of work, the Seller shall deliver to Owner's Agent, insurance certificates evidencing that the required insurance is in force with the insurance companies satisfactory to Owner ( Minimum A.M. Best A-V11). All certificates of insurance required hereunder shall specifically state that there shall be no material change in, or cancellation of, the policy or policies evidenced except upon 30 days prior written notice via certified mail to Owner's Agent and that 30 days prior to the renewal date. The Seller shall furnish Owner's Agent with updated or replacement certificates of insurance that clearly evidence continuation of coverages in the same manner, limits and protections as required by Owner and Owner's Agent.

Such insurance as required shall be kept in force by the Seller continuously during the life of this purchase order or Contract and for a period of not less than 90 days after the date of final completion; additionally, the Completed Operations insurance required herein under shall be kept in force by the Seller for a period of not less than ( 3 ) years after the final completion.

Property Insurance

Builder's Risk coverage is provided under the Owner's comprehensive property program. This coverage provides protection for the Owner, construction manager and all levels of subcontractors, as their interest may appear. The Builder's Risk coverage is currently subject to a \$25,000 per occurrence deductible. Seller shall be responsible for the first \$10,000 of each and every loss which is subject to the \$25,000 deductible.