

Supplier Insurance Coverage Minimum Requirement

General Liability

\$1,000,000 per occurrence combined single limit of liability

\$2,000,000 general aggregate including the following coverages/terms:

- 1) Premises & Operations
- 2) Products - Complete Operations
- 3) Personal Injury
- 4) Independent Contractors Protective
- 5) Defense costs are outside of limits
- 6) Occurrence based policy

Commercial Automobile Liability Insurance

\$1,000,000 combined single limit of liability for bodily injury, death and property damage resulting from

any one occurrence, including all owned, hired and non-owned vehicles.

Workers Compensation and Employers' Liability

Coverage complying with the law of the states in which the work is to be performed and Employer's

Liability Insurance with minimum limits as follows

\$1,000,000 BI by Accident/Each Accident

\$1,000,000 BI by Disease/Each Employee

\$1,000,000 BI by Disease/Policy Limit

Commercial Umbrella Liability Insurance

Umbrella Liability with minimum limits of \$5,000,000 to be in excess, and not limited to: Employers Liability, Commercial Auto Liability and Commercial General Liability/Products-

Completed Operations policies mentioned above. Coverage will follow form of underlying coverages. Higher limits may be necessary, depending upon the scope of the project and relative risk.

Additional Insurance Requirements

Liability coverages shall indicate NYAB, its parent and subsidiaries as additional named insureds. The contractor's coverage shall be primary and non-contributory and must offer blanket waiver of subrogation endorsement. Insurance policies mentioned above shall be with carriers authorized/licensed to conduct business in the state of service/project site and the coverage shall be in force for the duration of the project/work. Insurance carriers shall carry a rating of no less than "A –" X : A.M. Best Rating

Certificate Holder:

New York Air Brake

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