

EXHIBIT D

Subcontractor Insurance General Guidelines

MCCULLOUGH CONSTRUCTION, LLC WILL NOT ISSUE PAYMENTS TO SUBCONTRACTORS UNLESS THE SUB'S CURRENT CERTIFICATE IS ON FILE AND APPROVED.

Following are minimal insurance requirements for subcontractors. Where these general requirements are less than the requirements set by the Contract Documents the Contract Documents will prevail. The Certificate must show that the issuing company will mail 30 days written notice of cancellation (not "will endeavor to", as some certificates state).

Automobile Insurance	Minimum of \$1,000,000 Combined Single Limit. Must include liability arising out of all owned, leased, hired and non-owned automobiles
Worker's Compensation Insurance	Per Statute \$100,000 Employers' Liability
Commercial General Liability coverage to include the following coverages: Contractual Liability, Operations, Completed Operations & Products, Broad Form Property Damage, Independent Contractors, Personal Injury, X.C.U. and other standard CGL coverages without amendment.	\$1,000,000 Occurrence, \$1,000,000 Aggregate. Limits must apply "Per Project". Sub shall maintain CGL coverage for itself and all additional insured for the duration of the project and maintain Completed Operations coverage for itself and each additional insured throughout the appropriate Statue of Repose.
Umbrella Insurance	\$1,000,000 Occurrence \$1,000,000 Aggregate

Policies must be on an occurrence basis. We will not accept "claims made" coverages. Coverage must be with Best's "A" rated carriers reasonably acceptable to **MCCULLOUGH CONSTRUCTION LLC**.

The following statements must appear on each certificate (if it is necessary to attach that statement on a separate piece of paper, the attachment should be signed, dated and clearly referenced to the certificate):

MCCULLOUGH CONSTRUCTION LLC and **all companies on EXHIBIT C** are additional insureds on all policies listed above other than Workers' Compensation. These insurances, other than Workers' Compensation, will be primary **and noncontributing** insurance over any other insurance available to the additional insureds for any personal injury or death or any property damage arising out of, or on account of or in consequence of, in whole or in part, the work of the subcontractor and/or the performance of its subcontract.

The Workers' Compensation policy has been endorsed to waive subrogation against **MCCULLOUGH CONSTRUCTION, LLC**.

The Subcontractor must maintain all insurance requirements outlined above with any/all second, third,..etc tier Subcontractors under this Subcontract.