



Watercolor Management

QUALITY. EXPERIENCE. DEDICATION.

WaterColor Management

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What Is That Endorsement?

Additional Insured Endorsements:

An additional-insured clause is designed to extend rights to a party other than you, the primary insured (the vendor). As an additional insured, your customer can make a claim against your insurance company if you allegedly cause damage or injuries. A certificate of insurance listing your customer as a certificate holder provides proof of insurance. A certificate of insurance listing your customer as an additional insured indicates that the client is added to the policy and will be covered in the event of a lawsuit.

The Additional Insured Endorsement No.1 CG 20 10 provides coverage for ongoing operations at the premises (coverage for actions while you are there working).

The Additional Insured Endorsement No.2 CG 20 37 provides coverage for completed operations at the premises (coverage after you have completed the job and something happens that causes Bodily Injury or Property Damage).

Waiver of Subrogation Endorsement:

Subrogation is the right of your insurer to legally pursue a third party (e.g. your customer) that is alleged to have caused an insured loss to you.

The Waiver of Subrogation clause provides that your insurance company waives all its rights against your clients and others for damage or injuries covered by your insurance. The intent is to minimize lawsuits and claims among the parties. In other words, the waiver of subrogation provision prevents the insurance company from suing another party to your contracts – who likely caused the loss.

Primary and Non-Contributory Endorsement:

This term is commonly used in Water Treatment and other contract requirements to stipulate the order in which multiple policies triggered by the same loss are to respond.

Primary and Noncontributory concerns Additional Insureds under your policy. The contract between you and your client requires the insured to purchase liability insurance and to include your customer on your policy as an Additional Insured. The treatment or operating contracts will mandate that your policy must be Primary and Noncontributory. If a claim occurs that is covered by an Additional Insured endorsement, your insurer will pay the loss without waiting for the Additional Insured's insurance to pay. This Endorsement confirms that your insurer will not seek any contributions from other insurances available to your customer. In other words, if a loss is covered by the Additional Insured Endorsement, your insurer will not ask the Additional Insured's insurer to pay any portion of it.

Per Project Aggregate:

A "Per Project" aggregate means that regardless of your primary policy limit the insurer will pay a separate specified maximum limit per specific project. This coverage may be for a single designated project or on a blanket basis. The blanket basis causes the project limit to apply to each project where a separate project limit is required by contract. The endorsement for single projects requires that each separate project be listed by name, but the blanket does not. A per project aggregate limit extends the limit to apply separately to each insured project. However, this will extend the total available limits of coverage. It will not increase the per occurrence limit.

*Please ask us if you are unclear as to whether your policy in fact has these endorsements.