

# Worthington Enterprises Insurance/COI Minimum Requirements

## For Contractors & Service Providers



Please send Certificates of Insurance electronically only to ContractorSafety@WTHG.com

Certificate Holder
<p><b>Worthington Enterprises</b>            Submit to: ContractorSafety@WTHG.com            200 Old Wilson Bridge Road            Columbus, OH 43085</p>

Requirements for ALL		
<p><b>General Liability</b></p> <p>Each Occurrence - \$1,000,000            General Aggregate - \$2,000,000            Products - Comp/Op AGG - \$2,000,000</p>	<p><b>Automobile Liability</b></p> <p>Combined Single Limit (Ea Accident) - \$1,000,000</p>	<p><b>Verbiage / Inclusions*</b></p> <p>Additional Insured            Waiver of Subrogation            Primary / Non-Contributory            30-Day Written Notice - Cancellation/Non-Renewal</p>

\* Verbiage/Incusions required on all policies where permitted by law. Can be represented in the "Description of Operations..." box on the certificate with the following wording:  
 Worthington Enterprises, its partnerships, joint ventures and subsidiaries are included as Additional Insureds on the General Liability, Auto Liability & Excess Liability Policies referenced above. A Waiver of Subrogation applies in favor of the Certificate Holder. Coverage is Primary and Non-Contributory to any other coverage afforded or maintained by the Certificate Holder.

State Based Requirements		
<p><b>Non-Monopolistic States</b></p> <p>Statutory Worker's Compensation            E.L. Each Accident - \$1,000,000            E.L. Disease - Each Employee - \$1,000,000            E.L. Disease Disease - Policy Limit - \$1,000,000</p>	<p><b>Monopolistic States</b>            (OH, WY, WA, ND)</p> <p>Monopolistic State Coverage            Stop Gap Coverage</p>	<p><b>Insurance Carrier</b></p> <p>Issued by company admitted to do business in the state where the work is being performed and have a rating of A-, Class VIII or better in the most recently published edition of the Best's Reports</p>

Risk Based Requirements		
High Risk A	High Risk B	Medium Risk
<p>Error in work performed could result in high potential for severe or catastrophic outcome for Worthington.  <b>Includes:</b> Armed Guards, Bulk Transfer of Flammables, Elevator Work, Structural Building Work, Crane Use/Repair, Rigging, As determined by EHS Manager.</p> <p>Umbrella Liability - per occurrence - \$10,000,000</p>	<p>Work requires specialized training, licensing, certification, or permit.  <b>Includes:</b> Confined Space Entry, Electrical Work, Fall Protection Required, Hot Works, HVAC, Use of Mobile Equip, Radiation Emitting Device Work.</p> <p>Umbrella Liability - per occurrence - \$5,000,000</p>	<p>Non-High Risk work requiring tools, physical force and/or alters the form or function of Worthington Property.  <b>Includes:</b> Equipment Calibrations, Janitorial Services, Laundry Services, Lawn Care, Minor Building/Grounds Services, Minor Equipment Repair, VMI Deliveries.</p> <p>Umbrella Liability - per occurrence - \$2,000,000</p>

Umbrella Liability Coverage is in addition to the General Liability and Employer's Liability coverages.  
 If the contractor's vehicle is used in the performance of the work, the Umbrella Liability is also in addition to the Automobile Liability.

Low Risk work is defined as "Administrative, Intellectual or Inspection Only Services" that do not alter the form or function of Worthington Property - No Umbrella Liability Required  
 Contractors who are acting as a "prime contractor" and hire sub-contractors to work on our property must meet the highest level of risk of the work a sub-contractor will perform.

Specialty Coverage Requirements	
<p><b>Professional Liability</b></p> <p>Companies that do NOT provide physical goods and are not servicing equipment they manufacture, but DO provide CRITICAL advice, expertise, recommendations, or information on behalf of Worthington Enterprises for compensation, consisting of but not limited to engineering; architectural; consulting; medical; legal; and design services that requires SPECIALIZED EXPERTISE that could have a FINANCIAL IMPACT if the contractor omits information or makes errors (i.e. could result in product recalls, regulatory rejections/citations, equipment or structure failures, etc.) in the services/information provided to us.</p> <p>Per Incident, loss, or person - \$1,000,000            General Aggregate - \$2,000,000</p>	<p><b>Pollution Liability</b></p> <p>Required if the contractor can answer "yes" to the following question: "Does your company's operations for Worthington Enterprises require you to work directly with hazardous chemicals, materials, or pollutants that, if released, could cause an environmental incident?". Contractor's required to carry pollution liability coverage will carry the applicable coverage for their type of business (i.e. Pollution Liability, Contractors Pollution Liability, Pollution Legal Liability, Transportation Pollution liability, etc).</p> <p>Per Incident, loss, or person - \$1,000,000            General Aggregate - \$2,000,000</p>

For questions related to these requirements, please reach out to the Contractor Safety Helpline

[ContractorSafety@WTHG.com](mailto:ContractorSafety@WTHG.com)