

**EXHIBIT 3
SUMMARY OF INSURANCE REQUIREMENTS**

Vendor shall carry the following Insurance at their expense. Insurers must have a minimum AM Best Rating of “A” and Financial Rating of “VIII.” Policy must have **minimum** limits as set forth below.

High Risk Services To Include: General Contractors, Plumbing, Roofing, Exterior Painting, Underground Work, Building Re-pipe, High Rise Window Cleaning, Pest Control, Environmental Services, Tree Trimming, Elevator Repair, Environmental Consulting & Structural Consulting.

<u>TYPES OF INSURANCE</u>		High Risk	Normal
A	Comprehensive or Commercial General Liability (CGL) Bodily Injury and Property Damage, Broad Form Property Damage, (Including Completed Operations, Products, Blanket Contractual, Independent Contractor, and Personal Injury) Note: A Separate Additional Insured Endorsement is Required. [See 2, below]	\$2,000,000 Per Occurrence and Aggregate	\$1,000,000 Per Occurrence and Aggregate
B	Comprehensive Commercial Automobile Liability Bodily Injury and Property Damage Including Owned, Non-Owned and Hired Vehicles, or Any Auto (Binders and Declaration Pages will not be accepted).	\$1,000,000	
C	Worker's Compensation Note: Waiver of Subrogation Required [See 5, below] Note: Worker's Compensation coverage is required for all Vendors regardless of whether or not they currently have employees.	\$1,000,000	
D	On Hook Coverage (For Towing Companies Only)	\$75,000	
E	Professional Errors & Omissions (Only if Vendor provides Professional, Environmental, Architectural, Design, and/or Engineering Consulting or Services) Note: Maximum \$25,000 Deductible	\$1,000,000	
F	Pollution Coverage (Only if Vendor provides Environmental Abatement and/ or Disposal Services)	\$2,000,000 Per Occurrence	

<u>GENERAL REQUIREMENTS</u>	
1	Certificate Holder shall be named: Western National Property Management Attn: Risk Management 8 Executive Circle Irvine, CA 92614
2	Additional Insureds: “Western National Property Management and all owners and their related interest for all properties where services are rendered” shall be named as additional insureds on Certificates of Insurance and Additional Insured Endorsements for ALL OPERATIONS under CGL policies. Policies shall attach an Additional Insured Endorsement ISO Form 2010 11/85 (or substantially similar endorsement). Policies shall not be limited to “site specific” coverage. The policy number must be included on the Additional Insured Endorsement. The Additional Insured Endorsement shall not exclude any liability requirements, including ongoing and products-completed operations.
3	Primary/Non-Contributory wording shall apply in policy. Certificates and Additional Insured Endorsement shall state that "This insurance is primary. Any insurance maintained by the additional insured is non-contributing."
4	No “Sole” Negligence: Policies and Additional Insured Endorsements may not limit coverage to “sole negligence” of Vendor.
5	Waiver of Subrogation: A Blanket Waiver of Subrogation Endorsement must be provided for all required policies. If a blanket Waiver of Subrogation form cannot be issued, please indicate the following listing in the schedule: Western National Property Management and all owners and their related interest for all properties where services are rendered.
6	Deductibles and SIRs: Deductibles / SIRs must be reasonably acceptable to WNPM. Policies shall not preclude WNPM from directly satisfying deductible / SIR to trigger coverage regardless of the approval or participation of Vendor. Policies may not require that the deductible / SIR only be satisfied by the “Named Insured.”