

EXHIBIT A

SCHEDULE OF INSURANCE COVERAGES

The insurance required by Article 11 of the AIA A201 Document shall be provided and maintained from exposure to liability, as stated below and until the Work is completed and/or accepted by the Owner with final payment. Limits of liability shall be not less than the following, and shall include contractual liability insurance as applicable to the Contractor's obligations.

A. Workers Compensation and Employers Liability:

1. Coverage "A" - Statutory requirements in states where operating - must include all areas involved in operations covered under this Contract.
2. Coverage "B" - Employer's Liability
 - \$500,000 per accident per Employee
 - \$500,000 per disease per Employee
 - \$500,000 per Disease Policy Limit

B. Comprehensive General Liability:

1. Provide either Comprehensive General Liability Insurance (1973 Form) with Broad Form Comprehensive General Liability Endorsement (GL 0404 or G 222) or Commercial Liability Coverage (1986 Form), on an occurrence basis, with the following:

Premises/Operations, Elevators and Escalators, Independent Contractors, Products - Completed Operations, Personal Injury, Broad Form Property Damage (including Completed Operations), and afford coverage for the H, C, and U hazards, employees as additional insured, Fire Legal Liability and Contractual Liability on a blanket basis insuring the liability assumed under this Contract.
2. Provide \$1,000,000 Combined Single Limit Bodily Injury and Property Damage. Provide a \$2,000,000 Aggregate Limit.

C. Automobile Liability:

1. Comprehensive Automobile Liability Form; including all Owned, Non-Owned, and Hired Vehicles.
2. Bodily Injury
 - \$1,000,000 - each person
 - \$1,000,000 - each accident
3. Property Damage
 - \$1,000,000 - each occurrence

D. Umbrella Liability:

\$5,000,000 per occurrence

This coverage shall be in excess of the underlying coverage listed above.

E. Employee Dishonesty:

\$1,000,000 coverage

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F. Additional Requirements:

1. Prime Contractors and Subcontractors shall provide insurance, as listed above, and shall also comply with the additional requirements listed below. The limits of insurance for subcontractors shall not be less than \$100,000 or two times the subcontractors contract amount on the job, whichever is greater.
2. Insurance coverage required as herein set forth, shall be at the sole cost and expense of the Contractors, or those providing third party services, and deductibles shall be assumed by, for the account of, and at their sole risk.
3. Except where prohibited by law, all insurance policies shall contain provisions that the insurance companies waive the rights of recovery or subrogation against the Owner, its agents, servants, invitees, employees, co-lessees, co-venturers, affiliated companies contractors, subcontractors, and their insurers.
4. A Certificate of Insurance or certified policies evidencing all the above, must be presented to the Owner prior to work commencing. The certificates or policies will show the Owner to receive thirty (30) days notice prior to cancellation or adverse material change,
5. The Prime Contractor and their subcontractors shall name any other entity which has an ownership interest in the project, as an additional insured on coverage A, B, C, and D scheduled above.

G. Builders Risk: (All Risk)

Provide a standard builder's "all risk" insurance policy subject to the exclusions contained therein and subject to a deductible, in the name of Owner including the interest of the Contractors on: (1) the work that is done; and (2) all insurable items of work and materials to be incorporated in the work, title to which has been acquired by Owner, but such insurance shall not cover any property owned, leased, or otherwise used in connection with the work or their subcontractors.

H. Indemnification:

Nothing in this agreement shall relieve the Prime Contractor of any responsibility for any loss for which Owner is not required to provide insurance, or for the risk of loss and the responsibility for all injuries or damages to persons or property, including the work of subcontractors, that may arise through the prosecution of the work. The Prime Contractor hereby indemnities and agrees to save the Owner harmless against any liability claims whatsoever that may arise in connection with the work, and agrees, at his expense, to defend any legal action and pay any attorney fees incurred by Owner in connection therewith.