COVERAGE EDUCATION SERIES · INSURANCE DECODED · THE CRITICAL-BUILD PROGRAM

Before You Sign the MSA

A 5-point insurance checklist for data center general contractors and subcontractors

Data center owners hand down detailed insurance exhibits, and a certificate of insurance does not prove you meet them. Compliance depends on the actual endorsements on your policies. Check these five items against the exhibit before you bid, sign or mobilize.

AI

Additional insured: ongoing AND completed operations

Every party named in the exhibit must be an additional insured on your GL during and after the work, commonly CG 20 10 with CG 20 37 or CG 20 38. Completed-ops AI often must last years past completion.

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P&NC

Primary and noncontributory wording on GL and umbrella

Your policy must pay first and not look to the owner's insurance to share the loss. This needs specific endorsement language (often CG 20 01 or a carrier equivalent), and the umbrella has to follow form.

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WOS

Waiver of subrogation on GL, auto, workers' comp and umbrella

Your carriers give up the right to recover from the owner or GC after paying a claim. Each line needs its own endorsement; a waiver on GL alone does not satisfy the exhibit.

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LIMITS

Umbrella limits high enough, and following form

Data center exhibits often require more umbrella or excess limit than your normal program. Confirm the limit and that the umbrella carries the same AI and primary and noncontributory terms as the underlying policies.

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WRAP

Enrolled in an OCIP or CCIP? Know what your own policies still cover

Wrap-ups usually exclude auto, off-site work and contractor's equipment, and your GL will likely exclude the wrapped site. Check the wrap's completed-ops term, any deductible passed back to you, and the bid deduct.

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MEMORY AID

AI · P&NC · WOS · LIMITS · WRAP. Any box unchecked? Send us the exhibit before you sign.

Also check: per-project aggregate (CG 25 03), CG 21 39 limits on contract coverage, Texas Ch. 151.

Nolasko Insurance Advisors, PLLC · 4 Waterway Square Pl. Suite 400, The Woodlands, TX 77380

Carlos Nolasco · (832) 253-8329 · nolasko.com/industries/data-center-contractor-insurance

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