P&L ENTERPRISES, LLC
400 W Warehouse Court, Taylors, SC 29687 · (864) 627-9641 · pandlse.com

Insurance Requirements — Letter for Your Insurance Agent

Carta para su agente de seguros · Envíe esta carta a su agente. Su agente sabe exactamente qué hacer con ella.

To the insurance agent: your client is being onboarded as a subcontractor of P&L Enterprises, LLC. Before work can begin we require a Certificate of Insurance in PDF format, emailed by your office directly to stefani@pandlse.com. Certificates provided by the insured will not be accepted.

Required endorsements — the policy must include the following verbiage

P&L Enterprises, LLC, including its subsidiaries, partners, partnerships, affiliated companies, successors and assigns are to be listed as Additional Insured for ongoing and completed operations for General Liability on a primary and non-contributory basis. Waiver of Subrogation applies in favor of P&L Enterprises, LLC for Workers' Compensation.

Policies must be formally endorsed to require the insurance carrier to provide P&L Enterprises, LLC with thirty (30) days' advance written notice of cancellation, except for cancellation due to non-payment of premium, which requires ten (10) days' advance written notice. Subcontractor must provide a copy of the actual Notice of Cancellation endorsement(s) alongside the Certificate of Insurance. Mere notation in the Description of Operations box of the ACORD certificate is legally insufficient and will not be accepted.

Please attach a copy of the actual Notice of Cancellation endorsement(s) and the Additional Insured endorsement(s) (ISO CG 20 10 and CG 20 37 or equivalent) alongside the Certificate of Insurance.

Minimum limits

Commercial General Liability Insurance

$1,000,000	Each Occurrence Limit (Bodily Injury and Property Damage)
$2,000,000	General Aggregate per Project
$2,000,000	Products & Completed Operations Aggregate
$1,000,000	Personal and Advertising Injury Limit

Business or Commercial Automobile Liability Insurance

$1,000,000	Combined single limit per accident

Workers' Compensation and Employers' Liability Insurance

$100,000	Each Accident
$100,000	Each Employee for Injury by Disease
$500,000	Aggregate for Injury by Disease

Excess or Umbrella Liability

$1,000,000	Occurrence / aggregate

Insurers must be rated A- (excellent) or better by A.M. Best and qualified to do business in the state where the work is performed. There shall be no residential or habitational exclusions under the general liability or umbrella policies. The General Aggregate Limit shall apply separately to each project.

Certificate holder

P&L Enterprises, LLC
400 W Warehouse Court, Taylors, SC 29687

Send the COI (PDF) to: stefani@pandlse.com · Questions: (864) 627-9641