

SUBCONTRACTOR MINIMUM GENERAL LIABILITY INSURANCE LIMITS

Generally, AP requires general liability limits based on the final value of the subcontract. The limits below should be considered minimum limits, as AP or the Owner may require higher limits depending on various factors such as scope. If awarded a subcontract, review the insurance terms of the Subcontract for the required limits as well as the other required coverages.

Total Expected Value of Subcontractor Work Per Project	General Liability	Umbrella/Excess
< \$250k	\$2M *	N/A
\$250k - \$2M	\$2M *	\$3M
\$2M - \$5M	\$2M *	\$5M
> \$5M	\$2M *	\$10M

* The \$2M limit can be provided through the primary GL policy or through a combination of primary GL and an umbrella/excess policy.