REQUEST FOR QUALIFICATIONS:

CONSTRUCTION MANAGER AT RISK

WITH GUARANTEED MAXIMUM PRICE

HANSEN FAMILY HOSPITAL

IOWA FALLS, IOWA

Addendum #1

DATE: 07.15.26

Hansen Family HOSPITAL

BERGLAND + CRAM
architecture | planning | interiors

Addendum #1 Items Below (Insurance Requirements)

HFH Insurance Requirements

I. Insurance Documentation Requirements

A. Prior to commencement of work, Contractor shall provide:

1. Certificate of Insurance
2. Additional Insured endorsements
3. Waiver of Subrogation endorsements
4. Primary & Non-Contributory endorsements
5. Renewal certificates for the duration of the project

II. General Insurance Requirements

A. Insurance shall be written on an occurrence basis.

B. Coverage shall apply to:

1. Contractor operations
2. Subcontractor operations
3. Sub-subcontractor operations
4. Anyone directly or indirectly employed by them

C. Insurance carriers shall:

1. Be licensed in the State of Iowa
2. Maintain an A.M. Best rating of A- VII or better

D. Deductibles/Self-Insured Retentions:

1. Any deductible or SIR greater than $25,000 requires Owner approval

III. Workers' Compensation & Employer's Liability

A. Workers' Compensation

1. Statutory limits as required by Iowa law
2. Waiver of Subrogation in favor of the

B. Employer's Liability

1. $500,000 Each Accident
2. $500,000 Disease – Policy Limit
3. $500,000 Disease – Each Employee

IV. Commercial General Liability (CGL)

A. Coverage Requirements

1. Bodily Injury
2. Property Damage
3. Personal & Advertising Injury
4. Products/Completed Operations
5. Contractual Liability

B. Minimum Limits

1. $2,000,000 Each Occurrence
2. $4,000,000 General Aggregate
3. $4,000,000 Products/Completed Operations Aggregate
4. $2,000,000 Personal & Advertising Injury
5. $100,000 Fire Damage
6. $5,000 Medical Payments

C. Required Endorsements/Features

1. Premises & Operations
2. Independent Contractors
3. Contractual Liability
4. XCU Coverage
5. Per-Project Aggregate
6. Waiver of Subrogation
7. Primary & Non-Contributory Coverage

V. Automobile Liability

A. Covered Autos

1. Owned
2. Non-Owned
3. Hired
4. Leased Vehicles

B. Minimum Limits

1. $2,000,000 Combined Single Limit per Accident

C. Additional Requirements

1. Contractual Liability
2. Waiver of Subrogation
3. Primary & Non-Contributory Coverage (where applicable)

VI. Umbrella / Excess Liability

A. Minimum Limits

1. $5,000,000 Per Occurrence

B. Coverage Requirements

1. Excess over CGL
2. Excess over Auto Liability
3. Excess over Employer's Liability
4. Follow-Form Coverage
5. Waiver of Subrogation (where available)

VII. Additional Insured Requirements

A. Parties Covered

1. Owner to be named as Additional Insured on all liability policies except Workers' Compensation

B. Scope of Coverage

1. Ongoing Operations
2. Completed Operations
3. Primary & Non-Contributory Basis

C. Acceptable Forms

1. ISO CG 20 10
2. ISO CG 20 37
3. Equivalent endorsements approved by Owner

D. Documentation

1. Contractor shall provide endorsement copies evidencing coverage

VIII. Notice of Cancellation / Material Change

A. Written Notice Requirements:

1. 30 days for cancellation, non-renewal, or material reduction in coverage
2. 10 days for cancellation due to non-payment of premium

IX. Subcontractor Insurance

A. Contractor shall require all subcontractors to:

1. Maintain insurance meeting these requirements
2. Provide evidence of coverage upon request

X. Completed Operations Coverage

A. Coverage shall remain in force for:

1. Minimum of three (3) years after final completion of the project

XI. Pollution Liability (When Applicable)

A. Applicable Exposures

1. Excavation
2. Fuel Storage
3. Demolition
4. Asbestos
5. Mold
6. Environmental Hazards

B. Minimum Limits

1. $1,000,000 to $5,000,000, as required by the Owner

XII. Cyber Liability (When Applicable)

A. Applicable Exposures

1. Building Automation Systems
2. Security Systems
3. Data Access
4. Network Connectivity

B. Minimum Limits

1. Not less than $1,000,000

XIII. Summary of Minimum Insurance Limits

Coverage	Minimum Limit
Workers' Compensation	Statutory
Employer's Liability	$500,000 Each Accident / Disease
Commercial General Liability	$2,000,000 Each Occurrence
General Aggregate	$4,000,000
Products/Completed Operations Aggregate	$4,000,000
Auto Liability	$2,000,000 CSL
Umbrella/Excess Liability	$5,000,000
Pollution Liability (if required)	$1,000,000–$5,000,000
Cyber Liability (if required)	$1,000,000