Listed below are the insurance requirements for ABRA Active Member applicants:

A copy of the insurance certificate must be included with your application.

Applicant shall at applicants’ expense maintain a proper insurance with an insurance company authorized to do business in your state. Applicant’s insurance COI shall be provided with annual membership dues. Thirty (30) Days Notice of Cancellation with 10 Days Notice for Non-Payment of Premium applies, in accordance with policy provisions.

Insurance coverage type and in minimum amounts as follows. Workers Compensation, including coverage for occupational disease, and Employers Liability Insurance covering all employees, in compliance with all applicable State and Federal law.

This insurance shall be in an amount not less than:

- Workers Compensation: Statutory
- Employers Liability: $1,000,000
- Each Accident: $1,000,000
- Each Employee (Disease): $1,000,000
- Each Accident: $1,000,000

Comprehensive or Commercial General Liability Insurance, on an “Occurrence” form, including operations of Independent Contractors, Contractual Liability; Products and Completed Operations; with a combined single limit for Bodily Injury and Property damage liability in an amount no less than minimum limits on the General Liability,

- $1,000,000 Each Occurrence
- $1,000,000 General Liability
- $1,000,000 Contractors Pollution
- $1,000,000 Professional Liability (E&O) per occurrence and $2,000,000 Aggregate.
- $2,000,000 Products – Completed Ops. Aggregate
- $1,000,000 Personal Injury Aggregate

Automobile Liability for vehicles to be covered. This includes Scheduled Autos; Hired Autos; and Non-Owned Autos. The amount of coverages should be at least:

- $1,000,000 Combined Single Limit (Each Accident)

The amounts of insurance required may be satisfied by the purchase of separate Primary and Umbrella (or Excess) Liability policies which, when combined together provide the total limits or insurance specified.
The general liability and contractors pollution liability policies provide ongoing and completed operations coverage for the insured and the additional uninsured. The general liability and contractors pollution liability policies shall be primary and non-contributory. General liability coverage includes premises and operations liability, products and completed operation liability, property damage/damage to property liability, contractors liability and personal injury liability. Contractors pollution liability insures the full scope of services provided by the insured. Fungus, bacteria, ebola, anthrax, legionnaires, asbestos, lead and silica are included within the definition of pollutants. Subcontracted work is not excluded.