

## Insurance Requirements for ACC Applications

1. Contractor's Certificate of Insurance (COI) is required for all exterior modification applications. This would include liability coverage, auto coverage and worker's compensation coverage. Bear Island HOA should be named as additionally insured c/o Miami Management Company, 11770 US Hwy 1, Suite 501E, Palm Beach Gardens, FL 33408.
2. If the contractor does not carry worker's compensation coverage as he/she has 5 or fewer employees, then the homeowner may submit their own homeowner's insurance declaration page, **in addition** to the COI for liability and auto from the contractor's insurance.
3. If the contractor does not have insurance, then the homeowner must submit their certificate of insurance naming Bear Island HOA as additionally insured or as "additional interest".
4. Make sure that the expiration date is beyond the date of the work commencing and concluding. If the insurance expires during the project, a new COI must be sent to MMI for the file immediately upon expiration.

No application will be processed if the insurance information is not current or not provided as required.