

1.1.13

## **South Bend Heritage Foundation, Inc.**

803 Lincolnway West  
South Bend, IN 46616

### **Requirements for Certificates of Insurance**

- **Commercial General Liability Requirements:** \$1,000,000
- **Commercial Auto Policy Requirements:**  
Minimum Combined Single Limit per Accident: \$500,000

NOTE: If using a personal vehicle you must carry non-owned/hired auto liability

- **Workers Compensation and Employers Liability\***  
Minimum Employers Liability Limits:  
\$100,000/\$500,000/\$100,000
- **Umbrella Liability Requirements:**  
Minimum Limits \$2,000,000

***South Bend Heritage Foundation, its subsidiaries and agents must be listed as an additional insured.*** Any contractor doing work for the Northeast Neighborhood Revitalization Organization must also list that organization (NNRO). Any contractor doing rehab work should also list South Bend Heritage Properties LLC.

\*SBHF will accept a valid Indiana Department of Revenue Workers' Compensation Clearance Certificate for Independent Contractors in lieu of Workmans Comp coverage. Sole proprietors and/or partnerships meeting certain criteria are eligible for apply. Information and applications are available on line at the Dept. of Revenue's website at [www.state.in.us/dor](http://www.state.in.us/dor).