







**TENNECO INSURANCE GUIDELINES
CONTRACTOR / VENDOR**





Note: All contractors shall provide:

- 1) Workers' Compensation coverage that confirms with all applicable local statutes and Employers Liability insurance with minimum limits of liability of at least \$1,000,000 each accident, \$1,000,000 disease – policy limit, and \$1,000,000 disease – each employee.
- 2) Request that the contractor and the insurer waive their right of recovery against Tenneco.
- 3) If coverage is not available, the contractor **should not** be engaged without first consulting with Legal and/or Risk Management.

Proof of liability insurance will not be required of business invitees, speakers, lecturers, presenters, training/educational consultants, etc.: **We do require proof of insurance if they are hired to perform any type of maintenance services.**

DESCRIPTION OF CONTRACT OR SERVICES	GENERAL LIABILITY	AUTOMOBILE LIABILITY	PROFESSIONAL LIABILITY	OTHER INSURANCE	GENERAL CONDITIONS	ENDORSEMENTS TO REQUEST
<p>Heavy Construction or Hazardous Operations</p> <ul style="list-style-type: none"> • Steel Erection over 2 stories • Use of large cranes • Extensive use of scaffolding over two stories • Use of explosives • Demolition • Major equipment installation 	<p>\$5M each occurrence \$5M general aggregate \$5M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p>	<p>\$5M Combined Single Limit each accident for owned and non-owned vehicles</p>	<p>Consult with Risk Management/Legal. I.e. – “turn-key contracts”, “design/build”, or construction management agreements</p> <p>See Note 1</p>	<p>Consider Contractors Pollution Liability</p> <p>Consider 3rd Party Employment Practices Liability Coverage to be provided for large contracts</p> <p>Consider 3rd Party Crime (Client Coverage) Coverage to be provided for large contracts</p>	<p>Tenneco is named as additional insured</p> <p>Require 30-day notice of cancellation by email by the insurer</p> <p>Contractor’s policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p> <p>Note: Tenneco cannot be named as an additional insured on Professional Liability Contracts</p>	<p>Request copy of GL Blanket Additional Insured endorsement CG 20 10 AND CG 20 37 (or their equivalents) which automatically provides additional insured status to anyone the named insured is contractually required to provide such status to. Both must be provided.</p> <p style="text-align: center;">  ISO PDF CG 20 10 04 13 </p> <p style="text-align: center;">  ISO PDF CG 20 37 04 13 </p>

DESCRIPTION OF CONTRACT OR SERVICES	GENERAL LIABILITY	AUTOMOBILE LIABILITY	PROFESSIONAL LIABILITY	OTHER INSURANCE	GENERAL CONDITIONS	ENDORSEMENTS TO REQUEST (See Note 4)
<p>Motor Transport Contracts</p>	<p>\$5M each occurrence \$5M general aggregate \$5 M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p>	<p>\$5M Combined Single Limit each accident for owned and non-owned vehicles</p>	<p>No Coverage Required</p>		<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	<p>Request Tenneco be specifically named on vendor's Auto Policy Endorsement CA 20 48 (or equivalent) and GL Endorsement CG 20 26 (or equivalent)</p> <p> ISO PDF CA 20 48 02 99</p> <p> Additional Insured Designated ISO PDF CG 20 26 07 04</p>
<p>Exterior Building Services (Low Risk)</p> <ul style="list-style-type: none"> • Working Aloft • Window and building cleaning • Services using scaffolds or suspended platforms • Building alterations or renovations, etc. 	<p>\$2M each occurrence \$2M general aggregate \$2M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors, fire damage legal liability</p> <p>Note: Depending on circumstances \$2M may be acceptable. Contact Risk Management for input and guidance.</p>	<p>\$2M Combined Single Limit each accident for owned and non-owned vehicles</p> <p>Only necessary if vehicles required for completion of contract</p>	<p>No Coverage Required</p>	<p>Consider 3rd Party Employment Practices Liability Coverage to be provided for large contracts</p> <p>Consider 3rd Party Crime (Client Coverage) Coverage to be provided for large contracts</p>	<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	<p>Request copy of GL Blanket Additional Insured endorsement CG 20 10 AND CG 20 37 (or their equivalents) which automatically provides additional insured status to anyone the named insured is contractually required to provide such status to. Both must be provided.</p> <p> ISO PDF CG 20 10 04 13</p> <p> ISO PDF CG 20 37 07 04</p>

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<p>Exterior Building Services (High Risk)</p> <ul style="list-style-type: none"> • Cleaning windows • Yard and lawn maintenance • Snow removal • Other light duty (low hazard) exterior services 	<p>\$5M each occurrence \$5M general aggregate \$5M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p> <p>Note: Depending on circumstances \$2M may be acceptable. Contact Risk Management for input and guidance.</p>	<p>\$2M Combined Single Limit each accident for owned and non-owned vehicles</p> <p>Only necessary if vehicles required for completion of contract</p>	<p>No Coverage Required</p>	<p>Consider 3rd Party Employment Practices Liability Coverage to be provided for large contracts</p> <p>Consider 3rd Party Crime (Client Coverage) Coverage to be provided for large contracts</p>	<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	<p>Request copy of GL Blanket Additional Insured endorsement CG 20 10 AND CG 20 37 (or their equivalents) which automatically provides additional insured status to anyone the named insured is contractually required to provide such status to. Both must be provided.</p> <p> ISO PDF CG 20 10 04 13</p> <p> ISO PDF CG 20 37 07 04</p>
<p>Interior Building Services</p> <ul style="list-style-type: none"> • Regularly scheduled cleaning and trash removal • Small appliance and instrumental maintenance • Service and calibration • Temporary personnel services • Food service/vending • Minor maintenance and repair, etc. 	<p>\$2M each occurrence \$2M general aggregate \$2M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p> <p>Note: Depending on circumstances \$1M may be acceptable. Contact Risk Management for input and guidance.</p>	<p>\$1M Combined Single Limit each accident for owned and non-owned vehicles</p> <p>Only necessary if vehicles required for completion of contract</p>	<p>No Coverage Required</p>	<p>Consider 3rd Party Employment Practices Liability Coverage to be provided for large contracts</p> <p>Consider 3rd Party Crime (Client Coverage) Coverage to be provided for large contracts</p>	<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	<p>Request copy of GL Blanket Additional Insured endorsement CG 20 10 AND CG 20 37 (or their equivalents) which automatically provides additional insured status to anyone the named insured is contractually required to provide such status to. Both must be provided.</p> <p> ISO PDF CG 20 10 04 13</p> <p> ISO PDF CG 20 37 07 04</p>

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<p>Professional Liability (Errors & Omissions)</p> <p>Architects/Engineers.</p> <p>All professional service providers and Consultants</p>	<p>\$2M each occurrence \$2M general aggregate \$2M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p> <p>Note: Depending on circumstances \$1M may be acceptable. Contact Risk Management for input.</p>	<p>\$1M Combined Single Limit each accident for owned and non-owned vehicles</p> <p>Only necessary if vehicles required for completion of contract</p>	<p>\$5M limit for Errors and Omissions or Professional Liability coverage</p> <p>See Note 2</p>		<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	
<p>Environmental Services</p> <ul style="list-style-type: none"> • Asbestos abatement • Solid or hazardous material/waste • Transport, disposal, recycling, etc. 	<p>\$5M each occurrence \$5M general aggregate \$5M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p> <p>Note: Depending on circumstances \$2M may be acceptable. Contact Risk Management for input and guidance.</p> <p>See Note 3</p>	<p>\$2M Combined Single Limit each accident for owned and non-owned vehicles</p> <p>No exclusion for pollution related liability – gradual, sudden or accidental</p>	<p>\$2M limit for Errors and Omissions or Professional Liability coverage</p>	<p>\$2M limit for appropriate environmental liability insurance; i.e.,</p> <ul style="list-style-type: none"> • Asbestos abatement • Contractors Operations and Professional Services (COPS) 	<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	

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Technology Vendor Services	<p>\$2M each occurrence \$2M general aggregate \$2M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p>		<p>\$5M each occurrence covering any and all errors, omissions or negligent acts in the delivery of products and services under this Technology Vendor Agreement Such errors and omissions insurance shall include coverage for claims and losses with respect to network risks (such as data breaches, unauthorized access/use, ID theft, invasion of privacy, damage/loss/theft of data, degradation, downtime, etc.) and intellectual property infringement, such as copyrights, trademarks, service marks and trade dress.</p>		<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	

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<p>Real Estate Leases</p> <p>Tenneco leasing premises from the Landlord / Owner.</p> <p>Important Note: If Tenneco subleases premises to a 3rd party, contact Legal</p>	<p>\$2M each occurrence \$2M general aggregate \$2M products and completed operations aggregate</p> <p>Coverage should include Contractual liability for independent contractors</p>				<p>Tenneco is named as additional insured</p> <p>Require 30 day notice of cancellation by email by the insurer</p> <p>Contractor's policy is primary and non-contributory</p> <p>Waiver of subrogation in favor of Tenneco</p>	<p>Have Tenneco be named as an Additional Insured – Managers or Lessors of Premises</p>

Important Notes

1. These agreements may be reviewed on a case by case basis in order to determine the exposure to the company and to establish the appropriate levels of insurance.
2. Architects, engineers and other professional consultants providing opinions only shall provide \$1M minimum limits. Architects, engineers and other professional consultants providing designs, plans, drawings implementing recommended changes, additions and alterations for low hazard projects with values of less than \$2M shall provide insurance with a minimum limit of \$2M. Note: We may require up to \$5M in coverage depending on the size of the job, therefore, please consult Legal for input and guidance.
3. Asbestos abatement contractors should also have asbestos specific liability coverage with \$5M minimum limit each occurrence of occurrence form coverage. Contractors, transporting, recycling, disposing of, or incinerating, etc. solid or hazardous material/waste should have coverage for gradual, sudden and accidental pollution liability with \$5M minimum limit each occurrence of occurrence form coverage.

Please feel free to contact Legal should you have any concerns/questions/comments.