



# WORTH

& ASSOCIATES

To: Tenants  
From: Worth & Associates Property Management, LLC  
RE: Certificate of Liability Insurance 2020

Per the terms of the Lease Agreement section labeled "Insurance", Worth requires that a current Certificate of Liability Insurance be kept on file for your company. Items that are required by the Landlord in your liability insurance certificate are:

1. Tenant shall provide "all risk" property insurance on tenant's business personal property, including removal trade fixtures and all additions and improvements made by the tenant located in the premises.
2. Workers Compensation – statutory coverage including employers' liability with minimum limits of \$1,000,000/\$1,000,000/\$1,000,000
3. Commercial General Liability including but not limited to premises operations, products and completed operations, broad form property damage, contractual liability, and where the exposure exists, coverage for elevator, water craft, blasting and explosions, blow out, cratering and underground blasting. The minimum limits shall be \$1,000,000 per occurrence /\$2,000,000 products and completed operations aggregate / \$2,000,000 general aggregate. Policy shall be endorsed to name Landlord and Property Managers as Additional Insureds.
4. Comprehensive automobile policy covering all owned, hired, and non-owned vehicles with a minimum limit of \$1,000,000 combined single limit; and
5. Commercial umbrella liability insurance with a minimum limit of \$1,000,000.

All insurance companies providing the policies shown above will have a minimum Best Rating of A-VIII.

Please have your insurance carrier issue a Certificate of Insurance as soon as possible and email to [cindyv@worthsa.com](mailto:cindyv@worthsa.com) or fax to (210) 822-5224. The certificate should read as follows:

Certificate Holder: Inwood Heritage Oaks, Ltd  
c/o Worth and Associates, Ltd.  
7373 Broadway, Suite 201  
San Antonio, TX 78209

Additional Insured: Inwood Heritage Oaks, Ltd And  
Worth and Associates Property Management, LLC.

We appreciate your prompt attention to this matter. Please feel free to contact our office if you have any questions.