



To: Whom it May Concern
From: Worth & Associates Property Management, LLC
Date: January 1, 2020
RE: Certificate of Liability Insurance 2020

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- 1.) Workers Compensation – statutory coverage including employer’s liability with minimum limits of \$1,000,000/\$1,000,000/\$1,000,000. Policy shall be endorsed to provide Waiver of Subrogation in favor of Insured. Policy shall be endorsed to provide certificate holder with a 30-day notice of cancellation in favor of Landlord/ Property Manager.
 - 2.) 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, watercraft, blasting and explosions, blow out, cratering and underground blasting. The minimum limits shall be \$1,000,000 per occurrence /\$1,000,000 products and completed operations aggregate /\$2,000,000 general aggregate. Policy will be endorsed to provide Waiver of Subrogation in favor of Landlord/ Property Manager. Policy will be endorsed to name of Landlord/Property Manager as Additional Insureds for both ongoing work and completed operations per CG2010 07 04 and CG2037 070 04 or equivalent.
 - 3.) Comprehensive automobile policy covering all owned, hired and non-owned vehicles with a minimum limit of \$1,000,000 combined single limit; and
 - 4.) Commercial umbrella liability insurance with a minimum limit of \$2,000,000 per Occurrence.

All coverage shall be written through an insurance carrier with a minimum Best Rating A-VIII. Coverage for all risks for physical loss or damage at one hundred percent (100%) of all insurable value created during construction.

Please have your insurance carrier issue a Certificate of Insurance as soon as possible and email to cindyv@worthsa.com. The certificate should read as follows:

Certificate Holder: Inwood Heritage Oaks, Ltd
c/o Worth & Associates Property Mgmt., LLC
7373 Broadway, Suite 201
San Antonio, Texas 78209

Additional Insured: Inwood Heritage Oaks, Ltd. and
Worth & Associates Property Mgmt., LLC and
Worth & Associates, Ltd.

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