

Dear Tenants,

TIAA, the Owner of 1900 K Street, requires contractors/vendors working in the building or delivering goods to the building to carry minimum levels of insurance. We thought it would be helpful to provide guidelines to you, so that you would know what limits of insurance are required for work that you commonly undertake in your suite. Listed below are building services that fall under each of these risk levels. As you schedule work, you can refer to this information and coordinate the appropriate level of insurance with your contractor/vendor. If you do not see a service listed below, please contact us for direction.

Low Risk Contractors/Vendors include:

Drop-off drycleaners, shoe shine

“Feet on the ground” window washing

Food service/caterer (if liquor is served, then a host liquor license is required with \$1M per occurrence in coverage)

General janitorial services (with \$1M per occurrence in pollution coverage)

Interior painting and design services

Intermediate Risk Contractors/Vendors include:

Plumbing

Electrical repair and maintenance under \$50K

HVAC installation or repair and maintenance under 50K

Carpentry and cabinetry work

Burglar alarm system

Locksmiths

Pest control (with a \$1M per occurrence in pollution coverage)

Installation of finishes

Millwork

Office equipment service delivery

Modular office installation

Moving Companies

Carpet and upholstery installers/cleaners

Medium Risk Contractors/Vendors include:

Design services (Professional Liability insurance should also be included if you hire architects or MEP engineers)

Electrical and mechanical subcontractors

Electrical repair and maintenance over \$50K

HVAC installation or repair and maintenance over 50K

Services not listed in other categories

High Risk Contractors/Vendors include:

High risk electrical installation and repair

Please let us know if you have any questions. Your Property Management team is available to assist.



**LOW RISK MINIMUM INSURANCE REQUIREMENTS**  
**CONTRACT VENDORS, SERVICE PROVIDERS, CONTRACTORS, ETC.**

**PLEASE FAX CERTIFICATE TO: (202) 467-1401**  
**AND MAIL ORIGINAL COPY TO ADDRESS BELOW**

Prior to inception of operations, a certificate of insurance will be obtained using the following criteria as a minimum, unless otherwise stated in your contract. Companies unable to meet these minimum requirements may not conduct business at 1900 K Street on behalf of Teachers Insurance and Annuity Association of America, a New York corporation, for the benefit of its Real Estate Account, c/o Hines Interests Limited Partnership. Please call (202) 467-1400 if you have questions.

<u>COVERAGE</u>	<u>LIMIT OF LIABILITY</u>
Commercial General Liability	With limits not less than \$1,000,000 per occurrence/\$1,000,000 General Aggregate, including Broad Form Property Damage, Contractual Liability Coverage, Contractor's Protective Liability coverage and Completed Operations Coverage (2 years)
Commercial Auto Liability	Primary automobile liability with limits not less than \$1,000,000 per occurrence covering owned, hired and non-owned vehicles listed and moving under their owned power in work under contract.
Excess Liability (Umbrella)	N/A
Workers Compensation	As Determined by District of Columbia Statute
Employers' Liability	\$1,000,000 Per Accident

The insurance carried by the contractor shall meet **all** of the following conditions:

- Insurer must have a Best Insurance Guide Rating of A-/VII or better
- Policy must include a 30-days prior notice of cancellation or non-renewal
- Policy must include Waiver of Subrogation provision
- Policy must include Primary and Noncontributory language

NAMED AS ADDITIONAL INSURED: "Teachers Insurance and Annuity Association of America, a New York corporation, for the benefit of its Real Estate Account and Hines Interests Limited Partnership are named as additional insured."

THE CERTIFICATE HOLDER IS: Hines Interests Limited Partnership  
1900 K Street, NW  
Suite 120  
Washington, DC 20006



**INTERMEDIATE RISK MINIMUM INSURANCE REQUIREMENTS  
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<u>COVERAGE</u>	<u>LIMIT OF LIABILITY</u>
Commercial General Liability	With limits not less than \$1,000,000 per occurrence/\$2,000,000 General Aggregate, including Broad Form Property Damage, Contractual Liability Coverage, Contractor's Protective Liability coverage and Completed Operations Coverage (2 years)
Commercial Auto Liability	Primary automobile liability with limits not less than \$1,000,000 per occurrence covering owned, hired and non-owned vehicles listed and moving under their owned power in work under contract.
Excess Liability (Umbrella)	\$1,000,000
Workers Compensation	As Determined by District of Columbia Statute
Employers' Liability	\$1,000,000 Per Accident

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**MEDIUM RISK MINIMUM INSURANCE REQUIREMENTS**  
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Commercial Auto Liability	Primary automobile liability with limits not less than \$1,000,000 per occurrence covering owned, hired and non-owned vehicles listed and moving under their owned power in work under contract.
Excess Liability (Umbrella)	\$3,000,000
Workers Compensation	As Determined by District of Columbia Statute
Employers' Liability	\$1,000,000 Per Accident

The insurance carried by the contractor shall meet **all** of the following conditions:

- Insurer must have a Best Insurance Guide Rating of A-/VII or better
- Policies must include a 30-days prior notice of cancellation or non-renewal
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**HIGH RISK MINIMUM INSURANCE REQUIREMENTS**  
**CONTRACT VENDORS, SERVICE PROVIDERS, CONTRACTORS, ETC.**

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Commercial Auto Liability	Primary automobile liability with limits not less than \$1,000,000 per occurrence covering owned, hired and non-owned vehicles listed and moving under their owned power in work under contract.
Excess Liability (Umbrella)	\$9,000,000
Workers Compensation	As Determined by District of Columbia Statute
Employers' Liability	\$1,000,000 Per Accident

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