

INSURANCE AGREEMENT

Jeffrey Knight, Inc., d/b/a Knight Enterprises ("Knight"), and the undersigned independent contractor ("Contractor") entered into an Independent Contractor Services Agreement of even date herewith (the "Agreement"). The undersigned understands and agrees that this Insurance Agreement is legally binding and will be enforced as if fully restated in the Agreement. Now therefore, in consideration of the Agreement and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Contractor agrees that it will obtain and maintain, at a minimum, the following insurance:

- A. Liability Insurance. Comprehensive commercial general liability insurance, in broad form, including coverage for completed operation, liability assumed by contract, underground hazard, collapse hazard, explosion, bodily injury, and/or property damages. The policy must include a per job aggregate endorsement. The policy limits shall not be less than:
1. \$1,000,000.00 in the general aggregate;
 2. \$1,000,000.00 for products/completed operations aggregate;
 3. \$1,000,000.00 for any one occurrence (Coverage A); and
 4. \$1,000,000.00 for any one person or organization (Coverage B).
- B. Automobile Liability. Automobile Liability in comprehensive form, including insurance for owned, non-owned and hired automobiles, trucks, and other licensed motor vehicles utilized by Contractor in connection with the work. The policy limits for comprehensive coverage will not be less than \$100,000 for each accident.

Contractor shall also ensure that it has in force all necessary workers compensation required by applicable law. All insurance must be issued by an insurance company acceptable to Knight which is authorized to provide insurance in the State of Florida. The Contractor will use Form CG2010 (1985 Edition). All insurance policies maintained by Contractor in compliance with this section, including the umbrella policy, must provide that they are primary to any insurance maintained by Knight. All policies must provide coverage on an occurrence basis. The Contractor must provide Knight with Certificates of Insurance evidencing compliance with the coverages required above and otherwise complying with all obligations imposed in this section prior to commencing any work pursuant to this Agreement. The Certificates of Insurance must provide that Knight is an additional insured (with no limitations) and that the additional insured coverage includes completed operations. Further, all insurance policies required by this section shall provide that Knight will be notified at least thirty (30) days prior to the policy's cancellation. Contractor shall provide Knight with proof of compliance with the preceding sentence prior to commencing any work.

Contractor

Sign

Printed Name