



**INSURANCE REQUIREMENTS for
PGA WEST RESIDENTIAL ASSOCIATION, INC.**

54-320 Southern Hills
La Quinta, CA 92253
760-771-1234

The Association's *insurance requirements for contractors on behalf of a homeowner* are as follows:

General Liability: Commercial General Liability in an amount not less than **\$1M per occurrence** and not less than **\$2M aggregate** with Homeowner Association coverage.

Workers Compensation and Employers' Liability: As required by statute.

The *Certificate of Insurance* must provide the name of the homeowner and address of the residence in the 'DESCRIPTION OF OPERATIONS/LOCATIONS' box and **name the Homeowner Association specifically as additionally insured and Certificate Holder**; the certificate must state that the Association will be provided ten (10) days written notice if the policies are cancelled before the expiration date.

The certificate must be provided directly from the insurance agency to the Association.

If time is of the essence on the part of the homeowner or contractor, we recommend that the insurance agency send the certificate via e-mail to barbaravf@pgawest.org or US Mail

**CONSTRUCTION CANNOT BEGIN UNTIL THE
INSURANCE REQUIREMENTS OF THE ASSOCIATION ARE MET.**

Please call if there are any questions. 760-771-1234.

**PLEASE ENSURE THAT THE CERTIFICATE THAT
IS PROVIDED TO THE ASSOCIATION INCLUDES ALL THE REQUISITE INFORMATION**