FCI RESIDENTIAL CORPORATION
VENDOR INSURANCE REQUIREMENTS
(Effective November 10, 2025)

1. Vendor shall purchase and maintain policies for the following insurances (the "*Insurances*"):

   (a) Workers' Compensation and Employers Liability Insurance which (i) fully complies with the applicable Laws; (ii) is amended to waive Vendor's subrogation rights against Buyer for all claims arising out of the performance of the Contract; and (iii) has limits of not less than $1,000,000 for employer's liability.

   (b) Commercial General Liability Insurance including Products Liability which (i) includes coverage for ongoing and completed operations; (ii) includes coverage and for all subcontractors with respect to work performed under the Contract; and (iii) has liability limits of not less than:

General Aggregate -	$2,000,000 per location
Products & Completed Operations -	$2,000,000 aggregate
Personal & Advertiser's Injury -	$1,000,000 each incident
Each Occurrence -	$1,000,000 combined single limit

   (c) Automobile Liability Insurance for all owned, non-owned and hired vehicles used by Vendor in performance of the Contract. Such insurance shall have liability limits of not less than $1,000,000 combined single limit for bodily injury and property damage for each accident.

   (d) Umbrella Liability Insurance, if the Services involve major alterations, additions, demolition, welding or cutting operations. Such insurance shall have liability limits of not less than $5,000,000 for each occurrence and $5,000,000 aggregate and shall be in excess of the coverage's described in subsections (a) thru (d) above.

   (e) Professional Liability Insurance, if applicable to the Services. Such insurance shall have coverage of the type and in amounts usually insured by companies of like size and operating similar business as conducted by Vendor.

2. The Insurances shall:

   (a) Be with an insurer licensed or authorized to do business in all jurisdictions applicable to the Goods being sold or Services being rendered;

   (b) Have an AM Best rating of A-10 or better or as is otherwise acceptable to Buyer;

   (c) Include "*FCI Residential Corporation and its Affiliates*" as additional insureds, except for Workers' Compensation and Professional Liability Insurance;

   (d) Be primary and noncontributory over any insurance or self-insurance carried by Buyer;

   (e) Contain a waiver of subrogation to the extent permitted by applicable law.

   (f) Not reduce or limit Vendor's obligation to indemnify and defend Buyer for claims made or suits brought which result from or are in connection with the performance of the Contract;

   (g) Provide 30 days prior written notice of cancellation or material change; and

   (h) Not contain residential, commercial, single-family or multifamily exclusions that may prevent or impede coverage as it pertains to any of Buyer's Properties where Goods or Services will be provided.

3. Vendor shall deliver the following documents to Buyer:

   (a) Certificate of Insurance showing evidence of the Insurances; and

   (b) Additional Insured Endorsement to the Insurances, except for Workers' Compensation and Professional Liability Insurance, that (i) adds "*FCI Residential Corporation and its Affiliates*" as additional insureds or (ii) automatically provides coverage to any party to which the Vendor is contractually required to provide additional insured coverage.

4. Vendor shall be responsible for verifying that Vendor's subcontractors have and maintain worker's compensation insurance and contractual liability insurance for all written contracts entered into by the subcontractor. Subcontractor's insurance shall (a) contain a waiver of subrogation to the extent permitted by applicable law; (b) be primary and noncontributory over any insurance or self-insurance carried by Buyer; and (c) not contain residential, commercial, single-family or multifamily exclusions.