



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

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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 [deborahp@worthsa.com](mailto:deborahp@worthsa.com). The certificate should read as follows:

**Certificate Holder:** Ridgewood Plaza, Ltd.  
c/o Worth & Associates Property Mgmt.  
10101 Reunion Place, Suite 170  
San Antonio, Texas 78216

**Additional Insured:** Worth & Associates Property Mgmt. and  
Worth & Associates

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