

Worthington Steel Insurance/COI Minimum Requirements

For Contractors & Service Providers



Please send Certificates of Insurance electronically to your project manager or purchasing representative.

Certificate Holder

Worthington Steel, Inc.
100 Old Wilson Bridge Road
Columbus, OH 43085

Requirements for ALL

General Liability

Each Occurrence - \$1,000,000
General Aggregate - \$2,000,000
Products - Comp/Op AGG - \$2,000,000

Automobile Liability

Combined Single Limit (Ea Accident) - \$1,000,000

Verbiage / Inclusions*

Additional Insured
Waiver of Subrogation
Primary / Non-Contributory
30-Day Written Notice - Cancellation/Non-Renewal

* Verbiage/Inclusions required on all policies where permitted by law. Can be represented in the "Description of Operations..." box on the certificate with the following wording: Worthington Steel, Inc., its partnerships, joint ventures and subsidiaries are included as Additional Insureds on the General Liability, Auto Liability & Excess Liability Policies referenced above. A Waiver of Subrogation applies in favor of the Certificate Holder. Coverage is Primary and Non-Contributory to any other coverage afforded or maintained by the Certificate Holder.

State Based Requirements

Non-Monopolistic States

Statutory Worker's Compensation
E.L. Each Accident - \$1,000,000
E.L. Disease - Each Employee - \$1,000,000
E.L. Disease Disease - Policy Limit - \$1,000,000

Monopolistic States

(OH, WY, WA, ND)

Monopolistic State Coverage
Stop Gap Coverage

Insurance Carrier

Issued by company admitted to do business in the state where the work is being performed and have a rating of A-, Class VIII or better in the most recently published edition of the Best's Reports

Risk Based Requirements

High Risk A

Error in work performed could result in high potential for severe or catastrophic outcome for Worthington.
Includes: Armed Guards, Bulk Transfer of Flammables, Elevator Work, Structural Building Work, Crane Use/Repair, Rigging, As determined by EHS Manager.

Umbrella Liability - per occurrence - \$10,000,000

High Risk B

Work requires specialized training, licensing, certification, or permit.
Includes: Confined Space Entry, Electrical Work, Fall Protection Required, Hot Works, HVAC, Use of Mobile Equip, Radiation Emitting Device Work.

Umbrella Liability - per occurrence - \$5,000,000

Medium Risk

Non-High Risk work requiring tools, physical force and/or alters the form or function of Worthington Property.
Includes: Equipment Calibrations, Janitorial Services, Laundry Services, Lawn Care, Minor Building/Grounds Services, Minor Equipment Repair, VMI Deliveries.

Umbrella Liability - per occurrence - \$2,000,000

Umbrella Liability Coverage is in addition to the General Liability and Employer's Liability coverages.

If the contractor's vehicle is used in the performance of the work, the Umbrella Liability is also in addition to the Automobile Liability.

Low Risk work is defined as "Administrative, Intellectual or Inspection Only Services" that do not alter the form or function of Worthington Property - No Umbrella Liability Required
Contractors who are acting as a "prime contractor" and hire sub-contractors to work on our property must meet the highest level of risk of the work a sub-contractor will perform.

Specialty Coverage Requirements

Professional Liability

Companies that do NOT provide physical goods and are not servicing equipment they manufacture, but DO provide CRITICAL advice, expertise, recommendations, or information on behalf of Worthington Steel, Inc. for compensation, consisting of but not limited to engineering; architectural; consulting; medical; legal; and design services that requires SPECIALIZED EXPERTISE that could have a FINANCIAL IMPACT if the contractor omits information or makes errors (i.e. could result in product recalls, regulatory rejections/citations, equipment or structure failures, etc.) in the services/information provided to us.

Per Incident, loss, or person - \$1,000,000
General Aggregate - \$2,000,000

Pollution Liability

Required if the contractor can answer "yes" to the following question: "Does your company's operations for Worthington Steel, Inc. require you to work directly with hazardous chemicals, materials, or pollutants that, if released, could cause an environmental incident?". Contractor's required to carry pollution liability coverage will carry the applicable coverage for their type of business (i.e. Pollution Liability, Contractors Pollution Liability, Pollution Legal Liability, Transportation Pollution liability, etc.).

Per Incident, loss, or person - \$1,000,000
General Aggregate - \$2,000,000

For questions related to these requirements, please reach out to your project manager or purchasing representative.