

CONTRACT INSURANCE SUPPLEMENT - Class B Contract

The term "Contractor" as used herein means the party contracting with Consumers Energy Company in the contract to which this form is attached. The term "Owner" means Consumers Energy Company.

For its own protection and for the protection of the Owner, the Contractor shall, at its sole expense, secure and maintain in force during the life of this contract policies of insurance of the following types:

REQUIRED COVERAGE	LIMITS OF LIABILITY
A. Workers' Compensation Insurance	Michigan Statutory
B. Employers' Liability Insurance	\$100,000 each accident \$100,000 each employee - disease \$100,000 policy limit - disease
C. Commercial General Liability (Occurrence Form)	\$1,000,000 general aggregate \$1,000,000 products-completed operations aggregate \$ 500,000 personal and advertising injury \$ 500,000 each occurrence
NOTE: Coverage shall include and <i>specifically state on the Certificate of Insurance the following:</i> CONTRACTUAL LIABILITY insurance is provided under the General Liability policy for liability assumed by the insured under contract with Consumers Energy Company.	
D. Automobile Liability Insurance including OWNED, HIRED and NON-OWNED vehicles	\$500,000 each occurrence, combined single limit
E. Other Insurance: Architects <input checked="" type="checkbox"/> and Engineers <input checked="" type="checkbox"/> Professional Liability Insurance including coverage for damages caused by errors, omissions or negligent acts.	\$1,000,000 per occurrence

Such policies of insurance shall be in a form and with companies satisfactory to the Owner and shall be obtained and become effective prior to the time herein specified for the commencement of the work. A copy of the policy shall be furnished to the Owner at the Owners' request.

The Contractor shall submit Certificates of Insurance to Owner prior to commencement of any work. The Certificate of Insurance shall be on the form furnished by the Owner or any other form approved by the Owner's Corporate Insurance Department. The certificate shall require that the Insurance Company give at least thirty (30) days' prior written notice of cancellation or material change in any such policy.

The Certificates of Insurance shall be submitted to:

CONSUMERS ENERGY COMPANY
Corporate Insurance Department, EP7-415
One Energy Plaza
Jackson, MI 49201-2277

It is understood that the Contractor may, if it desires, carry limits in excess of those indicated herein, or may carry additional insurance, but it is further understood that no additional premium for such higher limits or for such additional insurance is to be charged to the Owner.