



MCS Insurance Requirements

This document does not create or reflect a contract of any kind, including an employment contract or employment relationship with MCS. The contractor and any individuals or entities engaged by contractor using this document remain solely responsible for determining the manner and means of completing the services necessitating its use. Contractor acknowledges and agrees that it is an independent contractor of MCS that it is not an employee of MCS, and individuals and entities engaged by contractor to provide service are not MCS employees.



Insurance Requirements

Step 1-Request General Liability (GL) Insurance and Errors & Omissions aka Professional Liability (E&O or PL) Insurance & Workers' Compensation Insurance

(Do not change your policy until a Recruiter notifies you that they are on-boarding you as an MCS vendor)

COMMERCIAL GENERAL LIABILITY INSURANCE

Vendor shall carry Commercial General Liability Insurance, including coverage for bodily injury and property damage, personal and advertising injury, product-completed operations hazard and without limitation, all contractual liability for such injury or damage assumed by Supplier under this Agreement. Such policy shall have limits not less than:

Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000

Such policy shall also provide:

- Mortgage Contracting Services LLC and its affiliates, and their respective managers, members, officers, employees, and agents shall be named as additional insureds under form CG 2010 1185 or its equivalent
- This insurance is primary to and will not seek contribution from any other insurance available to an additional insured
- **30 days' notice of cancellation shall be provided to Mortgage Contracting Services LLC**

ERRORS & OMISSIONS AKA PROFESSIONAL LIABILITY (E&O or PL) INSURANCE

Vendor shall carry Professional Liability or Errors & Omissions Insurance with limits not less than \$1,000,000 for each claim and \$1,000,000 in the aggregate on a stand-alone policy.

COMBINED GENERAL LIABILITY AND ERRORS & OMISSIONS OR PROFESSIONAL LIABILITY INSURANCE

If the General Liability policy is combined with an E&O or PL policy, vendor shall carry Errors & Omissions or Professional Liability with limits not less than \$1,000,000 for each claim and \$2,000,000 in the aggregate.

WORKERS' COMPENSATION INSURANCE

- A waiver of subrogation must be included as respects to Mortgage Contracting Services LLC and its affiliates, and their respective managers, members, officers, employees, and agents
- **30 days' notice of cancellation shall be provided to Mortgage Contracting Services LLC**
- **Due to third party restrictions, Workers' Compensation Certificates of Insurance must be sent directly from the Insurance Carrier/Agency to insurance@mcs360.com for acceptance**



COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

Vendor shall carry Commercial Automobile Liability Insurance with limits not less than \$1,000,000 combined single limit for each accident and covering owned, hired or leased, and non-owned autos. Such policy shall also provide:

- Mortgage Contracting Services LLC and its affiliates, and their respective managers, members, officers, employees, and agents shall be included as additional insureds
- This insurance is primary to and will not seek contribution from any other insurance available to an additional insured
- **30 days' notice of cancellation shall be provided to Mortgage Contracting Services LLC**

Step 2- MCS must be named as a certificate holder

Mortgage Contracting Services
350 Highland Dr,
Lewisville, TX 75067

MCS Policies - The following insurance companies have been reviewed and approved based on industry standards.

Insurance Company	Contact Phone	Contact Email
Brunswick	800-686-8080	https://www.brunswickcompanies.com/form-mfs-organic/
Assured Partners	330-266-1942	www.programquote.com
OREP	888-347-5273	Info@orep.org
Blasingame Insurance	EMAIL ONLY	michelle@blasingameins.com
York-Jersey	732-842-2012 Ext. 322	jrumbaugh@york-jersey.com

Vendors will consistently carry all required insurance with no gaps/lapses in coverage. If there is a gap/lapse in coverage:

1. MCS will immediately place the vendor on hold.
2. All work orders will be permanently reassigned.
3. The vendor will be ineligible for new work assignments.
4. Vendor may be deactivated if there is a gap in coverage.