



**THIS FORM MUST BE FILLED OUT BEFORE WORK CAN BEGIN**

All contractors are required to provide the following information:

Owner's name and unit # \_\_\_\_\_

1. Contractor's Name \_\_\_\_\_

2. Contractor's Telephone #: \_\_\_\_\_

3. Approximate start date of work \_\_\_\_\_

4. Brief Description of work \_\_\_\_\_

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**IMPORTANT INFORMATION FOR ALL CONTRACTORS & RESIDENTS  
PLEASE READ**

- VIEW "CONTRACTOR'S RULES AND REGULATIONS" ON OUR WEBSITE AT [WWW.FERNCROFTTOWER.INFO](http://WWW.FERNCROFTTOWER.INFO) BEFORE YOU START THE JOB.
- CONTRACTORS MUST SIGN IN WITH THE SECURITY GUARD ON THE 5<sup>TH</sup> FLOOR EACH DAY
- PLEASE BE SURE TO LEAVE HALLSWAYS CLEAN AT THE END OF EACH DAY
- DO NOT USE FERNCROFT'S SHOPPING CARTS OR VALET. THESE ARE FOR USE BY OUR RESIDENTS ONLY FOR FOOD AND CLOTHING. BRING YOUR OWN 2 WHEELER TO DISPOSE OF YOUR REFUSE.
- DO NOT LEAVE YOUR VEHICLE IN THE LOADING ZONE. UNPACK YOUR TOOLS AND MOVE TO A PARKING SPOT AT THE END OF THE DRIVEWAY.

## CONTRACTORS GUIDELINES

All service contractors and vendors working at the Tower must comply with the following guidelines. Failure to comply with these guidelines will revoke their privilege to work in the facility, either directly for the Association or for the individual residents. The cooperation of the contractor will insure that all residents will not be inconvenienced by their work and that the safety of the residents will not be impaired.

**Obligation of Owner:** When hiring a contractor you must be sure that the contractor gives you a Certificate of Insurance, is a Licensed Contractor and gets the required Permits from the Town of Middleton. The Middleton Building Inspector has informed us that these are all required and he will check to make sure the contractors have all of the above. Also please inform your contractor, that there is NO SMOKING in any of the common area that includes the loading dock. Ferncroft Phone Number: Management and Security Office can be contacted at (978) 774-8821 or FerncroftTower@gmail.com with questions.

1. Work Hours: Contractors working at Ferncroft Tower are required to sign in and out each day with the Security Office. Building construction hours are from 8:00a.m. to 5:00 p.m., Monday through Friday for contractors and unit owners. There is no construction allowed on Saturdays, Sundays or Holidays. Management reserves the right to amend the hours of construction on any given day.
2. Contractors may use the loading dock for **active** loading and unloading of equipment in a timely manner. Parking in the loading dock area is strictly prohibited.
3. If the Contractor has a large delivery (cabinets, appliances, or any delivery that will tie up the elevator for more than an hour) they must make arrangements with the Property Manager ([ferncrofttower@gmail.com](mailto:ferncrofttower@gmail.com)) to have a security guard on duty to manage the elevator at a flat rate of \$80. If any delivery goes beyond 4 hours the Guard will be paid \$20 an hour after that.
4. All contractors must park their vehicles in the back parking lot, toward the far end of the lot.
5. Contractors are to use care when working within the building. NO leaning of materials on walls. Elevators must be padded when transporting supplies to the unit being worked on. Any damage to elevators, carpeting, walls, etc., is the responsibility of the Unit Owner.
6. A copy of the building permit must be forwarded to the property manager and hung on the unit door. Also needed is a Certificate of insurance, copy of MA contractor's license and a permit from the Town of Middleton.
7. Contractors are to remove their own debris from the building using their own 2 wheeler or cart to do so. The shopping carts and valets are for Ferncroft residents use only and should no be used by contractors
8. If the contractor needs to work with the building systems (exp. water or electrical shutdown) that may affect another portion of the building, you must notify the Management Office of your intentions at FerncroftTower@gmail.com – A 48 hours notice is required for water & electrical shut-downs.

Ferncroft Tower Condominium Association  
40 Village Rd.  
Middleton, MA 01949

RE: Ferncroft Tower Condominium Contractor Insurance Requirements

Dear Resident(s),

The Board of Directors recently met and the topic of outside contracts was discussed. Over the years individual unit owners have hired vendors to perform private related work. While the Board has no issues with owners hiring their own vendors, they would like to make sure a procedure is followed to ensure the vendors are properly insured and do not create a liability for the individual owner and the Association as a whole.

Often vendors, small in size, will not carry workers compensation insurance since Massachusetts does not mandate it for sole proprietors. However, this does not mean the Association or unit owner is protected against companies that do not hold workers compensation coverage.

For instance, if a vendor was onsite performing a service for a unit owner and fell off a ladder, that worker could try to file a workers comp. claim against the unit owner and / or the Association. In this situation, if that contractor has the proper insurance in place, the issue would be a moot point. This applies to vendors performing in the unit or in common area work.

Additionally, what many people don't know is that if the vendor being hired does not provide insurance naming the unit owner and the Association as the additional insured, the certificate of insurance is essentially pointless in terms of covering both parties. Copies of COI's typically state the following:

***"THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER."***

As it states, "this certificate is issued as a matter of information only..." you can clearly see the certificate has no value to an owner unless the information lists are done properly, that is confirming they have been listed as additional insured.

CERTIFICATE HOLDER

EVIDENCE OF INSURANCE -
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**THIS IS INCORRECT**

CERTIFICATE HOLDER

John Doe 222 Ferncroft Tower, Danvers, MA 01923 & Ferncroft Tower Condominium Assoc. 401 Ferncroft Tower, Danvers, MA 01923
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**THIS IS CORRECT**

Moving forward, any owners looking to hire a vendor for personal related items, must request an insurance certificate from their vendor of choice and provide it to management in advance of the work.

To clarify, the following information should reflect on the certificate of insurance:

1. The owner and Ferncroft Condominium Association named as additional insured
2. Reflect the three following coverages:
  - A. Automobile Liability policy covering all Owned, Non-owned and Hired vehicles (Comprehensive Vehicle coverage), including (with) a contractual liability endorsement covering, with the following limits:

Compulsory Bodily Injury:	\$1,000,000
Compulsory Property Damage:	\$1,000,000
Personal Injury Protection:	\$1,000,000
Optional Bodily Injury:	\$1,000,000

- B. Comprehensive General Liability Insurance, with a contractual liability endorsement and a per project aggregate:

General Aggregate Liability:	\$2,000,000
Bodily Injury Liability:	\$1,000,000
Property Damage Liability:	\$1,000,000
Products / Completed Operations:	\$2,000,000
Personal & Advertising Injury:	\$1,000,000

- B. Workers' Compensation Insurance and Employer's Liability Insurance covering all personal associated with executing the scope of services outlined of this contract and includes:

Each Accident:	\$1,000,000
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We hope this has been helpful to share with all owners and ask that everyone follow the protocol to ensure both unit owners and the Association are protected against uninsured contractor liability.

On Behalf of the Board of Directors

**INSURANCE COVERAGE VERIFICATION FOR ALL CONTRACTORS**  
**Ferncroft Tower Condominium**

**Unit Owners:** When hiring a contractor to perform work in your unit, the Contractor, and any of its subcontractors, must provide Ferncroft Tower Condominium with a complete Certificate of Insurance. The type of work for which a contractor may be hired, can range from major renovations to maintenance type work (installing windows, carpentry, plumbing, etc). The certificate, as detailed below, must evidence General Liability, Automobile Liability and Workmen's Compensation coverage and must be on file with Ferncroft Towers Condominium PRIOR to commencing any work. Please have your contractor contact their agent immediately to request a current Certificate be sent via email to **ferncrofttower@gmail.com** and a hard copy mailed to:

Ferncroft Tower Condominium  
401 Ferncroft Tower Drive  
Danvers, MA 01949  
Attn: Meg Steele

**Additional Insured's:** The following language must be inserted in the Description of Operations/Special Provisions section of the Certificate of Insurance: Ferncroft Tower Condominium is included as Additional Insured.

**Cancellation Requirements:** Ferncroft Tower Condominium requires 30 days written notice of cancellation or a 10 day notice of cancellation for non-payment.

**Insurance Requirements:** Contractor, and any of its subcontractors, shall, at its sole expenses, maintain at all times during the performance of any work on the property, the following insurance coverage (and shall also cause each of its subcontractors to procure and maintain all insurance coverage required to be procured and maintained by the contractor): (i) Workers Compensation coverage in statutory amounts, and/or Employers Liability coverage of at least \$1,000,000/occurrence, (ii) Commercial General Liability coverage for Death, Bodily Injury, Property Damage and Personal Injury covering losses that occur during the policy period regardless of when the claims are made and with a combined single limit of at least \$1,000,000 per occurrence and \$2,000,000 general aggregate per policy year (applicable per project), (iii) Business Automobile Liability covering Death, Bodily Injury and Property Damage for not less than \$1,000,000 combined single limit insuring any vehicle including, owned, non-owned and hire vehicles operated by or on behalf of the Contractor. ***For instances of very small repairs and projects, item (i) could be set at \$100,000/\$500,000/\$100,000, and Item (iii) at \$100,000/\$300,000. Item (ii) would remain the same.***

Thank you for helping keep Ferncroft Tower Condominium a great place to call home.