

## EXHIBIT B: INSURANCE REQUIREMENTS

Contractor shall procure and maintain, at its own expense, throughout the term of this Contract (including any renewal period) and for any extended reporting/completed-operations period noted below, insurance coverage meeting or exceeding the requirements set forth in this Exhibit. All policies shall be written by insurers rated A-VII or better by A.M. Best (or equivalent), authorized to do business in the State of Washington.

| Coverage                               | Key Terms                                                                                                                                                                                                                                                                                  |
|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Commercial General Liability</b>    | Occurrence form; covers premises/operations, products-completed operations, contractual liability, and independent contractors. NoaNet named as additional insured on a primary and non-contributory basis for ongoing and completed operations. Waiver of subrogation in favor of NoaNet. |
| <b>Automobile Liability</b>            | Applies to all owned, leased, rented, non-owned, and hired vehicles used in performance of the Work. NoaNet named as additional insured on a primary and non-contributory basis.                                                                                                           |
| <b>Workers' Compensation</b>           | Required for all employees performing Work in Washington State. Contractor must comply with all state industrial insurance requirements; out-of-state contractors must show equivalent coverage for their home state plus WA coverage for on-site work.                                    |
| <b>Employer's Liability (Stop Gap)</b> | Required in addition to statutory workers' compensation.                                                                                                                                                                                                                                   |

### General Requirements:

- Additional insured status:** NoaNet, its commissioners, officers, employees, and agents shall be named as additional insureds on the CGL, Automobile, and Umbrella/Excess policies via endorsement, on a primary and non-contributory basis.
- Waiver of subrogation:** Contractor's insurers shall waive all rights of subrogation against NoaNet on all required policies.
- Certificates of insurance:** Contractor shall furnish certificates of insurance and applicable endorsements to NoaNet prior to Notice to Proceed and prior to each policy renewal during the Contract term. NoaNet may request certified copies of policies upon request.
- Notice of cancellation:** Coverage shall not be cancelled, materially changed, or non-renewed without at least 30 days' prior written notice to NoaNet (10 days for non-payment of premium).
- Subcontractors:** Contractor shall ensure that any subcontractors performing Work under this Contract maintain insurance coverage consistent with the requirements of this Exhibit or shall extend its own coverage to include subcontracted operations.
- No limitation of liability:** The insurance requirements in this Exhibit do not limit Contractor's liability or indemnification obligations under the Contract; they establish minimum coverage Contractor must carry.

- g) **Review and adjustment:** NoaNet reserves the right to review and adjust these minimum limits at each contract renewal to reflect the current risk exposure, claims history, or industry standards.

*Note: The limits above reflect standard practice for outside plant (OSP) fiber construction and emergency restoration contracts with Washington public utility districts and cooperatives. Confirm final figures with NoaNet's risk management/legal counsel before publication and adjust the Umbrella/Excess default and escalation trigger if NoaNet's risk profile (e.g., proximity to high-voltage transmission facilities, highway/interstate crossings) warrants a higher baseline.*