PROSPER SHIELD / CONTRACTOR COMPLIANCE

INSTALLER INSURANCE REQUIREMENTS

Required for solar, service, electrical, battery, and home-improvement work connected to a PROSPER project.

1 WHO MUST COMPLY

Every contractor and installing dealer must meet these requirements before new, continuing, corrective, service, warranty, or close-out work proceeds. This applies to the contractor's own crews and every lower-tier subcontractor used for the work.

2 REQUIRED COVERAGE

Coverage	Minimum required evidence
Commercial General Liability $1M / $2M	Occurrence form, ISO CG 00 01 or equivalent. At least $1,000,000 each occurrence; $2,000,000 products/completed operations; and $2,000,000 general aggregate. Must cover ongoing operations, subcontracted work, contractual obligations, and completed operations.
Workers' Compensation and Employer's Liability $1M	Workers' compensation with statutory limits when required by applicable law, contract, project, or compliance direction. Employer's Liability: $1,000,000 each accident; $1,000,000 disease-each employee; and $1,000,000 disease-policy limit.
Commercial Automobile Liability $1M CSL	At least $1,000,000 combined single limit for owned, hired, and non-owned autos. The policy must apply to any auto, or all owned autos, hired autos, and non-owned autos. Non-owned auto coverage remains required when there are no company vehicles.
Excess / Umbrella Liability $1M	At least $1,000,000 and following form to General Liability, including the required additional-insured and primary wording where applicable.

3 WHAT TO SUBMIT

Submit current, carrier- or agent-issued ACORD certificate(s), the actual additional-insured endorsements, completed-operations evidence, workers' compensation evidence, auto evidence, umbrella/excess evidence, and current licenses for every state and scope of work. A certificate alone does not create or amend coverage; the endorsements are required.

PROSPER SHIELD / CERTIFICATE INSTRUCTIONS

WHO GOES ON THE COI

Certificate-holder order, additional-insured endorsements, completed operations, and written exception handling.

4 CERTIFICATE HOLDER SCHEDULE

Order	Certificate holder
1	PROSPER (Inside Marketing Inc.) Must be listed first whenever a combined certificate is issued.
2	Seamless Home LLC 1441 W. Ute Blvd., Ste. 270, Park City, UT 84098
3	GoodLeap 8781 Sierra College Blvd., Roseville, CA 95661

Certificate-holder wording: PROSPER (Inside Marketing Inc.) must be listed first. Seamless Home LLC and GoodLeap must also be included where applicable. Coverage must remain active for all contracted work. Provide separate ACORD certificates for Seamless Home LLC and GoodLeap when the issuer's certificate-holder field cannot correctly accommodate all required parties.

5 ADDITIONAL INSUREDS AND COMPLETED OPERATIONS

PROSPER (Inside Marketing Inc.) must be listed first, followed by Seamless Home LLC and GoodLeap where applicable, as additional insureds for ongoing and completed operations. The policy must include ISO forms CG 20 10 and CG 20 37, or equivalent endorsements that substantively provide both coverages. Submit the endorsements, not only a COI remark.

6 PRIOR WORK, STATE STATUS, AND REVIEW

Prior PROSPER jobs: These requirements apply to work already performed for PROSPER. Provide active completed-operations coverage and the required endorsements for past PROSPER solar, service, electrical, battery, and home-improvement work. When requested, provide carrier or agent confirmation that coverage applies to the identified prior work without an uncovered gap.

Workers' compensation status: Do not self-determine an exception based on a 1099 label, sole-proprietor status, another company's policy, or a state name. Current Seamless Home onboarding direction identifies Texas and Arizona as exceptions to its baseline workers' compensation line, but that is not a blanket legal determination or an automatic PROSPER waiver. All exceptions require written Compliance review. Coverage under another entity is not accepted unless PROSPER Compliance and the issuing insurer or agent approve the exact arrangement in writing before work begins.

Send documents to your PROSPER contact or compliance@prosper.energy. We are working together to protect customers, contractors, PROSPER, lenders, and the work already completed. Missing, expired, incomplete, or non-matching documents will be returned for correction.

PROSPER SHIELD / AGENT-READY EXAMPLE

EXAMPLE COI
WHAT TO HIGHLIGHT

Give this page to your insurance agent. Each yellow line shows what PROSPER Compliance will verify before approval.

SAMPLE CERTIFICATE OF LIABILITY INSURANCE

EXAMPLE - NOT VALID

Yellow fields are the lines your insurance agent must complete. The actual ACORD certificate and policy endorsements must be issued by the carrier or authorized agent.

1	**CGL / AI BOX**	Occurrence | Additional Insured = X | Each occurrence $1,000,000 | General aggregate $2,000,000 | Products/completed operations $2,000,000
2	**AUTO LIABILITY**	Any Auto, or Owned + Hired + Non-Owned Autos | Combined single limit: $1,000,000
3	**UMBRELLA / EXCESS**	Occurrence / following form | Each occurrence and aggregate: $1,000,000
4	**WORKERS' COMP**	Statutory limits | E.L. each accident $1,000,000 | Disease-each employee $1,000,000 | Disease-policy limit $1,000,000
5	**DESCRIPTION OF OPERATIONS**	Use this wording: PROSPER (Inside Marketing Inc.), Seamless Home LLC, and GoodLeap are included as additional insureds for ongoing and completed operations where applicable and required by written contract. The policy includes ISO CG 20 10 and CG 20 37, or equivalent endorsements. Coverage is primary and noncontributory where required.
6	**CERTIFICATE HOLDER**	Issue separate certificates when requested: 1. PROSPER (Inside Marketing Inc.) 2. Seamless Home LLC - 1441 W. Ute Blvd., Ste. 270, Park City, UT 84098 3. GoodLeap - 8781 Sierra College Blvd., Roseville, CA 95661 If a combined certificate is accepted, keep this exact order.
7	**ATTACHMENTS**	Attach the actual CG 20 10 and CG 20 37 endorsements, or equivalents, plus completed-operations evidence. A COI statement by itself is not the endorsement.