**Section 894.40 Insurance and Surety Bond Coverage**

a) A registered plumbing contractor shall not perform services excluded from the contractor's liability insurance coverage. The insurance policy shall cover all services performed by the registered contractor.

b) The insurance policy and coverage shall be in effect at all times during the license year. Any interruption in insurance coverage (i.e., any instance when the liability insurance coverage fails to meet the requirements of the Act or this Part) shall result in an immediate termination of plumbing activities. Plumbing activities shall be reinstated only after the Department has received a certificate of insurance that includes the limits of liability in accordance with Section 13.1 of the Act and Section 894.20 of this Part.

c) Upon request by the Department, the applicant or licensee shall provide a duplicate copy of the insurance policy.

(Source: Amended at 38 Ill. Reg. 22239, effective November 12, 2014)