



FRESNO FOOD EXPOSITION INSURANCE REQUIREMENTS DUE JUNE 2, 2017

Vendor shall pay for and maintain in full force and effect all policies of insurance required hereunder with an insurance company(ies) authorized by the California Department of Insurance to do business in the State of California and rated not less than "A-VII" in Best's Insurance Rating Guide. The following policies of insurance are required:

(i) COMMERCIAL GENERAL LIABILITY insurance which shall be at least as broad as Insurance Services Office (ISO) form CG 00 01 and shall include coverage for "bodily injury", "property damage" and "personal and advertising injury", including premises, products and completed operations and contractual liability (including, without limitation, indemnity obligations under the Agreement) with limits of liability of not less than \$1,000,000 per occurrence and \$2,000,000 general aggregate for bodily injury and property damage, \$1,000,000 per occurrence for personal and advertising injury and \$2,000,000 aggregate for products and completed operations. If alcoholic beverages are to be sold, served or furnished, COMMERCIAL GENERAL LIABILITY insurance shall be endorsed to include coverage for liquor liability with limits of not less than \$1,000,000 per occurrence for bodily injury and property damage.

(ii) WORKERS' COMPENSATION insurance as required under the California Labor Code.

(iii) EMPLOYERS' LIABILITY insurance with minimum limits of \$1,000,000 each accident, \$1,000,000 disease each employee and \$1,000,000 disease policy limit.

Vendor shall be responsible for payment of any deductibles contained in any insurance policies required hereunder and Vendor shall also be responsible for payment of any self-insured retentions.

All policies of insurance required hereunder shall be **endorsed** to provide that the coverage shall not be cancelled, non-renewed, reduced in coverage or in limits except after thirty (30) calendar day written notice by certified mail, return receipt requested, has been given to the Expo. Upon issuance by the insurer, broker or agent of a notice of cancellation, non-renewal or reduction in coverage or limits, Vendor shall furnish Expo with a new certificate and applicable endorsements for such policy(ies).

The General Liability insurance policy shall name the following additional Insured:

Nalchajian Management Group and the Fresno Food Exposition – It's officers, officials, employees, agents and authorized volunteers
1100 W. Shaw, Suite 140, Fresno, California 93711

Vendor's insurance shall be primary as respects to the Expo, its officers, officials, employees, agents and authorized volunteers. Any insurance or self-insurance maintained by the Expo, its officers, officials, employees, agents and authorized volunteers shall be excess of the Vendor's insurance and not contribute to it. Any Workers' Compensation insurance policy shall contain a waiver of subrogation as to Expo, its officers, officials, agents, employees and authorized



volunteers. Vendor shall have furnished Expo with the certificate(s) and applicable endorsements for ALL required by June 2, 2017.

Vendor shall furnish Expo with copies of the actual policies upon the request of Expo's Manager or his/her designee and this requirement shall survive the sale, service and furnishing of food products or merchandise by the Vendor during Fresno Food Expo 2017. If at any time during Fresno Food Expo 2017, Vendor fails to maintain the required insurance in full force and effect, the sale, service and furnishing of food products or merchandise shall be discontinued immediately until notice is received by Expo that the required insurance has been restored to full force and effect and that the premiums therefore have been paid for a period satisfactory to City.

NOTE: A Certificate of Insurance is not acceptable, in lieu of the additional insured and waiver of subrogation endorsements required above. The certificate of insurance **must** be accompanied by the additional insured and waiver of subrogation endorsements.