

CATERING CUSTOMER INSURANCE REQUIREMENTS

Companies shall at all times during the period, in which the Contract is in force and effect, provide and maintain the following insurance at their own expense. The insurance policies maintained by shall provide thirty (30) days notice of cancellation or adverse material change to **SAVOR/SMG**.

The insurance may be provided in policy or policies, primary and excess, including the so-called umbrella or catastrophe for which may include the coverage, or layer thereof, of the insurance required by **SAVOR/SMG**. Companies' insurers must have an AM Best's Rating of A- and a financial size of VII or better and licensed to do business in the State of Illinois. The limits of liability shall be as stated below.

- **General Liability Insurance** for operations of the companies in a form providing coverage not less than that of standard Commercial General Liability insurance policy ("Occurrence Form") , including Independent Contractors and contractual liability coverage. All entities listed below shall be named as additional insureds, on a primary and non-contributory basis, for coverage "arising out of your work" including products/completed operations with no requirement that liability be imputed to the additional insureds as a result of companies' actions, no exclusion for bodily injury or property damage after work is completed or is put to its intended use. Subrogation must be waived in favor of the entities listed below. The policy must contain a severability of interest clause for all additional insured's with no cross liability exclusion. The following are minimum limits:

Bodily Injury and Property Damage combined:

General Annual Aggregate – Per Project/Per Location	\$ 2,000,000
Products-Completed Operations Annual Aggregate	\$ 2,000,000
Bodily Injury and Property Damage Each Occurrence	\$ 1,000,000
Personal and Advertising Injury	\$ 1,000,000

* If a company manufactures, sells, serves or facilitates the use or purchase of alcohol you will be required to evidence proof of liquor liability insurance as well as name the entities listed below as additional insureds.

- **Automobile Liability Insurance** covering all owned, non-owned and hired automobiles, trucks and trailers with limits of not less than \$1,000,000 Combined Single Limit each occurrence for Bodily Injury and Property Damage with the contractual exclusion deleted. All entities listed below shall be included as additional insureds on a primary and non-contributory basis. Subrogation must be waived in favor of the entities listed below.

- **Workers' Compensation Insurance** in full compliance with the Workers' Compensation and Occupational Diseases Laws of all authorities having jurisdiction in locations in which the companies operate (including Illinois), and Employer's Liability coverage with limits of not less than \$1,000,000 each accident for Bodily Injury by accident, \$1,000,000 each accident for Bodily Injury by disease; and \$1,000,000 policy limit for bodily Injury by disease and for all operations of the companies. When applicable, coverage shall be endorsed to include full coverage for Maritime obligations, Longshoremen's and Harbor Workers' Compensation Act. Subrogation must be waived in favor of the entities listed below. Worker's Compensation Coverage is endorsed to provide an Alternate Employer's Endorsement naming **SAVOR/SMG** as the Alternate Employer (when applicable).
- **Excess/Umbrella Liability:** Companies shall provide evidence of umbrella or excess liability with limits of liability not less than \$5,000,000 excess of underlying general liability, automobile liability, employer's liability, and liquor liability (when applicable).
- **Property Insurance:** All companies shall provide at their expense, property insurance for the full value of all other property not insured by **SAVOR/SMG** which is owned or rented by the companies and used in conjunction with any work and/or event. This insurance shall include, but not limited to coverage for any tools or clothing of workers or any tools, equipment, protective fencing, scaffolding, temporary structures, forms and equipment or personal property owned, rented or used by all companies Subrogation shall be waived in favor of the entities listed below.

All companies shall provide **SAVOR/SMG** with a Certificate of Insurance that evidences their insurance policies including the following:

Certificate Holder:

SAVOR/SMG
McCormick Place Convention Center
2301 S. Lake Shore Drive
Chicago, IL 60616