

INSURANCE REQUIREMENTS FOR TENANTS' SERVICE PROVIDERS

Risk Class 1	Small Appliances Installation, Media & Communications Data Installations, Small Office Area Carpet Installation/Carpet Cleaning, Recycling (including E-Waste), Filming Company Crews, Lifestyle Coaching i.e. Fitness Instructors and Masseuse, Musicians/Orchestra, Interior Plant Maintenance, Food Delivery			
	Commercial General Liability (CGL)	Auto Liability (AL)*	Worker's Compensation & Employer's Liability (WC & EL) ¹	Excess or Umbrella Liability
	Minimum Limits of Insurance	Combined Single Limit	Statutory	Minimum Limits of Insurance
CGL per occurrence	\$1,000,000	\$1,000,000	EL - \$500,000 per disease/accident/employee	Optional
CGL completed products/operations	\$2,000,000			
CGL general aggregate	\$2,000,000			

¹ Service Provider may declare Exemption from WC/EL if self-performs the work and has no employees and will need to sign the Acknowledgement Form, which will be provided by Building Management upon request.

*If sole proprietor, may provide personal lines of auto liability no less than \$300,000 CSL.

Risk Class 2	Light Carpentry, Interior Painting and Glass Tinting, Interior Signage, HVAC for Servers, Minor Electrical Work, Minor Fire Life Safety for Interior Servers, Extensive-Area Carpet Replacement/Tile and/or Lobby Floor Waxing for single building-occupied Tenant, Food Trucks, Blood Drive, Entertainers w/ Exotic Animals, Auto Detailers*, Mobile Bike Repair, Mobile Laundry Service, Mobile Beauty Services, Holiday Decorators, Upholstery Cleaning, Onsite Dental, Mobile Shred, Mobile Electrical Charger, Caterers or Entertainment with Alcohol ⁵ , Food Preparation (cooking included - interior or exterior), General Delivery of Furniture/Office Equipment with or without Installations, Landscaping, Furniture Rentals, Equipment Maintenance/Grease Trap			
	Commercial General Liability (CGL)	Auto Liability (AL)	Worker's Compensation** & Employer's Liability (WC & EL)	Excess or Umbrella Liability
	Minimum Limits of Insurance	Combined Single Limit	Statutory	Minimum Limits of Insurance
CGL per occurrence	\$1,000,000	\$1,000,000	EL - \$1,000,000 per disease/accident/employee	Per occurrence \$1,000,000 Per aggregate \$1,000,000
CGL completed products/operations	\$2,000,000			
CGL general aggregate	\$2,000,000			

Risk Class 3	Construction of Tenant's Premises, Rooftop HVAC, Brow-level of Building Signage Installation, Electrical Generators, Roofing, Fire Life Safety (sprinklers), Security Guards (unarmed), Cafeteria Operators			
	Commercial General Liability (CGL) ²	Auto Liability (AL)	Worker's Compensation** & Employer's Liability** (WC & EL)	Excess or Umbrella Liability ³
	Minimum Limits of Insurance	Combined Single Limit	Statutory	Minimum Limits of Insurance
CGL per occurrence	\$1,000,000	\$1,000,000	EL - \$1,000,000 per disease/accident/employee	Per occurrence: \$3,000,000 - \$5,000,000 Per aggregate: \$3,000,000 - \$5,000,000
CGL completed products/operations	\$2,000,000			
CGL general aggregate	\$2,000,000			

² Required Endorsements: A) Additional insured endorsements with respect to **both** Ongoing operations and Completed products and operations; B) Contractor's CGL is primary and Landlord's is non-contributory endorsement.

³ If this is a tenant-directed tenant improvement, the insurance requirements for first-tier General Contractors will be \$5 Million per occurrence or pursuant to the "Work Letter" of the Lease or Lease Amendment's stipulations.

**If located in Washington state, the service provider must provide W.C coverage through the State of WA Labor & Industries and Stop-Gap for Employer's Liability.

⁴ GarageKeeper's Liability \$300,000

⁵ Liquor - Liability * Host Liability is not accepted if professional caterer or restaurant is used