

STANDARD INSURANCE CERTIFICATE REQUIREMENTS

1. **INSURED (Also referred to as Named Insured):** The same company name that appears on the contract must appear in this portion of the Insurance Certificate. If the company is a subsidiary, it must be listed as a Named Insured in the “Description” or “Endorsements” portion of the certificate.
2. **CERTIFICATE HOLDER:** Walt Disney Parks and Resorts U.S., Inc., Attention: Business Affairs Department, Post Office Box 10,000, Lake Buena Vista, FL 32830-1000. Fax (407) 938-3473.
3. **ADDITIONAL INSURED ENDORSEMENT MUST READ:** “Additional Insured: Disney Destinations, LLC, Walt Disney Parks and Resorts U.S., Inc., ESPN, Inc., their parent, subsidiaries, affiliated, and related companies, together with the officers, directors, agents, employees, and assigns of said companies”.
4. **WAIVER OF SUBROGATION:** Each policy must be endorsed to provide that the carrier waives the right of subrogation against those named as additional insured.
5. **SIGNATURE:** The certificate must be signed by an agent of the insuring company and the signature must be identifiable.
6. **UMBRELLA/EXCESS POLICIES:** If one exists, it must specify required primary coverage and limits.
7. **INSURANCE COMPANY:** Insurance must be written by companies with a BEST guide rating of A - VII or better.

MINIMUM LIMITS REQUIRED

TYPE OF COVERAGE	MINIMUM REQUIREMENT
COMMERCIAL GENERAL LIABILITY	
If only displaying products or distributing flyers/promotional material	\$1,000,000.00 combined single limit per occurrence and \$1,000,000.00 in the aggregate
If selling or distributing products (whether hard good, soft good or sports apparel)	\$1,000,000.00 combined single limit per occurrence and \$1,000,000.00 in the aggregate
If selling or distributing pre-packaged food or beverage items on-site	\$1,000,000.00 combined single limit per occurrence and \$1,000,000.00 in the aggregate
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If selling or distributing food or beverage items that are <u>prepared on-site</u>	\$2,000,000.00 combined single limit per occurrence and \$2,000,000.00 in the aggregate
If operating an interactive display or allowing some type of <u>physical guest interaction</u> (e.g., moon walk, batting cage, or other physical product sampling)	\$2,000,000.00 combined single limit per occurrence and \$2,000,000.00 in the aggregate
If performing <u>physical services</u> for guests (e.g., massage, etc.)	\$2,000,000.00 combined single limit per occurrence and \$2,000,000.00 in the aggregate
AUTOMOBILE LIABILITY	
For company owned vehicles	\$2,000,000.00 combined single limit per occurrence of rented, owned and non-owned vehicles
For personally owned vehicles	\$100,000.00 combined single limit per occurrence/ \$300,000.00 in the aggregate for Personal Injury, and \$100,000.00 per occurrence for Property Damage
WORKERS COMPENSATION & EMPLOYER’S LIABILITY	\$1,000,000.00 minimum Workers Compensation and Employer’s Liability insurance, <i>if required by applicable state law</i>

