

## EXHIBIT A

### Insurance Requirements

#### **INSURANCE REQUIREMENTS**

Renter shall procure and maintain for the duration of the usage insurance against claims for injuries to persons or damages to property which may arise from or in connection with the property usage by the Renter, his agents, representatives, employees or subcontractors.

**Minimum Limits of Insurance:** The Renter shall maintain limits no less than:

#### **Commercial General Liability**

- Commercial General Liability Insurance with \$1,000,000 minimum limit per occurrence.
- Commercial General Liability Additional Insured Endorsement naming the Lessor of the property.

#### **Automobile Liability**

If the vehicles are brought onto the rented premises, covering any auto, Renter shall maintain automobile liability with limits no less than:

- Automobile Liability Insurance with \$1,000,000 minimum limit per accident for bodily injury and property damage.
- Automobile Liability Additional Insured Endorsement naming the renter.

#### **Worker's Compensation**

As required by the State of California, with Statutory Limits, and Employer's Liability Insurance with limit of no less than \$1,000,000 per accident for bodily injury or disease.

#### **Other Insurance Provisions:**

The insurance policies are to contain, or be endorsed to contain, the following provisions:

1. For any claims related to this contract, the Renter's insurance coverage shall be primary insurance. Any insurance or self-insurance maintained by the Lessor shall be excess of the Renter's insurance and shall not contribute with it.
2. Each insurance policy required by this clause shall be endorsed to state that coverage shall not be suspended, voided, canceled by either party, reduced in coverage or in limits except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the Lessor.

If the Renter maintains higher limits than the minimums shown above, the Lessor shall be entitled to coverage for the higher limits maintained by the Renter. Any available insurance proceeds in excess of the specified minimum limits of insurance and coverage shall be available to the Lessor.

**Deductibles and Self-Insured Retentions**

Any deductibles or self-insured retentions must be declared to and approved by the Lessor. At the option of the Lessor, either: the Renter shall cause the insurer shall reduce or eliminate such deductibles or self-insured retentions; or the Renter shall provide a financial guarantee satisfactory to the Lessor guaranteeing payment of losses and related investigations, claim administration, and defense expenses.

**Verification of Coverage**

Contractor shall furnish the Lessor with original certificates and amendatory endorsements or copies of the applicable policy language effecting coverage required by this clause. All certificates and endorsements are to be received and approved by the Lessor before being permitted onsite. However, failure to obtain the required documents prior to being permitted on site shall not waive the Renter's obligation to provide them. The Lessor reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time.

**Acceptability of Insurers**

Insurance is to be placed with insurers with a current A.M. Best's rating of no less than A:VII.

**Waiver of Subrogation**

Renter hereby grants to the Lessor a waiver of any right to subrogation. Renter agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the Lessor has received a waiver of subrogation endorsement from the insurer.

**SPECIAL RISKS OR CIRCUMSTANCES**

The Lessor reserves the right to modify these requirements based on the nature of the risk, prior events, insurance coverage, or other special circumstances.