

STATE FAIR OF TEXAS EXHIBITS DEPARTMENT INSURANCE REQUIREMENTS

(PROOF OF INSURANCE COVERAGE IS NOT REQUIRED UNTIL CONTACT IS OFFERED)

1. Workers' Compensation or Occupational Accident Insurance coverage

All exhibitor personnel working on State Fair property must be provided insurance coverage (no exceptions). Proof of such coverage must be provided to State Fair in one of the following forms:

- A **certificate** evidencing proof of Workers' Compensation insurance coverage.
- A **complete copy** of the Occupational Accident Insurance policy. **Minimum Limits:** \$200,000 medical expenses and disability benefits of at least \$100 for 26 weeks.

In either case the named insured must **exactly** match the Lessee-Exhibitor (entity) listed on the Exhibits Contract.

2. Commercial General Liability Insurance

A **complete copy** of the Commercial General Liability (CGL) **policy** must be submitted as proof of coverage. **Complete copy** includes the **declaration pages** showing the named insured, the policy period, the policy limits, the **schedule of forms and endorsements and copies of all the forms and endorsements shown on the schedule.**

COVERAGE: General Aggregate, including the following coverage: all premises and business operations, products and completed operations liability, personal and advertising injury liability, contractual liability, contingent liability (including coverage for independent contractors), fire legal liability, and golf cart liability (if applicable).

MINIMUM LIMITS: \$1,000,000 per occurrence for bodily injury (including death), personal and advertising injury, and property damage; \$2,000,000 general aggregate and \$2,000,000 products-completed operations aggregate; \$50,000 fire legal liability

Additionally, the following items will be reviewed by State Fair when evaluating for compliance with insurance requirements:

- The named insured on the proof of insurance must match exactly the legal business name shown on the Exhibits Contract.
- "State Fair of Texas, its officers, directors and employees, the City of Dallas, and the Park and Recreation Board of the City of Dallas" shall be included as an insured under the CGL policy, using a standard ISO additional insured endorsement, or a substitute providing equivalent coverage. State Fair requires the **actual additional insured endorsement or acceptable wording included in the policy forms.**
- The CGL policy shall be "Occurrence Form" only ("Claims Made" forms are not acceptable), with a provision that defense costs are paid in addition to and do not deplete any policy limits. The insurance coverage afforded by this policy for the benefit of the additional insured will be primary and no contribution shall be permitted from any insurance or self-insurance maintained by the additional insured.
- The carrier must be licensed to transact insurance in the State of Texas.
- The insurance carrier must be rated by A.M. Best Company with at least an "A-" rating with a Financial Size Category (FSC) of VIII or better.
- The policy cannot have any exclusion that would limit the indemnity as set forth in the Exhibits Contract (i.e. Assault & Battery)

- The policy cannot have a deductible in excess of \$1,000
- The policy shall have an endorsement issued by the insurer affording ten (10) days prior notice to State Fair and all named insureds in the event of cancellation, non-renewal, modification, material change or reduction in coverage.