

EXHIBIT A

Insurance Requirements

Food Vendor Draper Agreement Days 2026

Vendor shall procure and maintain insurance for the duration of this Agreement against claims for injuries to persons or damages to property which may arise from Vendor's participation in the Event.

Minimum Coverage Requirements

- 1. Commercial General Liability (CGL):** Comprehensive general liability insurance on an "occurrence" basis, including products and completed operations, property damage, bodily injury, and personal & advertising injury with limits no less than \$1,000,000 per occurrence. If a general aggregate limit applies, it shall either apply separately to this Event or be twice the required occurrence limit.
- 2. Workers' Compensation:** Workers' compensation insurance with statutory limits as required by Utah law and employer's liability insurance with a limit of no less than \$1,000,000 per accident for bodily injury or disease. This requirement does not apply to sole proprietors without employees.

If Vendor maintains broader coverage or higher limits than required, the City shall be entitled to the broader coverage and higher limits.

Certificate Requirements

Vendor shall furnish the City with Certificates of Insurance listing Draper City as the certificate holder before the Event. Certificates must show coverage amounts and policy periods.

Additional Requirements

Cancellation Notice: Policies shall provide that coverage will not be canceled without notice to Draper City.

Waiver of Subrogation: Vendor grants the City a waiver of any right to subrogation which any insurer may acquire against the City by virtue of payment of any loss.

Insurer Rating: Insurance must be placed with insurers authorized to conduct business in Utah with a current A.M. Best rating of no less than A:VII.

Self-Insured Retentions: Self-insured retentions must be disclosed and approved by the City. The City may require purchase of coverage with a lower retention or proof of ability to pay losses within the retention.

Incident Reporting: Vendor shall promptly disclose to the City all incidents, accidents, injuries, or property damage covered by their insurance policies.