STANDARD INSURANCE CERTIFICATE CHECKLIST

Standard Language		
INSURED (Also referred to as Named Insured): The same company name that appears on your 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.		
CERTIFICATE HOLDER: (Should only read as below in this portion of your Insurance Certificate) Walt Disney Parks and Resorts U.S., Inc., Attention: Business Affairs Department, Post Office Box 10000, Lake Buena Vista, FL 32830-1000, Fax (407) 938-3473.		
SIGNATURE: The certificate must be signed by an agent of the Insuring Company and the signature must be Identifiable.		
Mandatory Endorsement		
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".		
AIVER OF SUBROGATION: ch policy must be endorsed to provide that the carrier waives the right of subrogation against those named as ditional insured. ("SUBR WVD" box must be marked and/or endorsement must be indicated in "Additional mments" section of Insurance Certificate)		
Miscellaneous Provisions		
UMBRELLA/EXCESS POLICIES: If one exists, it must specify required coverage and limits.		
INSURANCE COMPANY: Insurance must be written by companies with a BEST guide rating of A or better .		

MINIMUM LIMITS REQUIRED

IAI	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, 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		
	If selling or distributing food or beverage items that are prepared on-site	\$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 physical guest interaction (e.g., obstacle course, bungee rope, batting cage or other physical product sampling)	\$2,000,000.00 combined single limit per occurrence and \$2,000,000,00 in the aggregate		
	AUTOMOBILE LIABILITY (required if you are parking in backstage area or if you load-in / load-out)			
	For company owned vehicles	\$1,000,000.00 combined single limit per occurrence of rented, owned and non-owned vehicles.		
	For personally owned vehicles (all insurance policy endorsement pages must be provided and include coverage limits)	\$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 Required if your company employs 4 or more people at your business headquarters/location. (This requirement is not based on number of employees attending event)	\$1,000,000.00 Minimum Workers Compensation and Employer's Liability Insurance, <i>if required by applicable state law</i> .		



