## Insurance Policy – Coverage Requirements:

- Insurance
  - We require that your insurance must be in effect at all times:

<b>Policy Type:</b>	Commercial Package	
<u>Term</u> :	12 Months	
Policy Limits:	General Liability Aggregate Limit:	\$2,000,000
	Products/Completed Operations Aggregate Limit:	\$2,000,000
	Personal and Advertising Injury Limit	\$2,000,000
	Each Occurrence Limit	\$1,000,000
	Sexual or Physical Abuse or Molestation Vicarious Lia	ability
	Aggregate Limit	\$200,000
	Each Abuse Conduct Limit	\$100,000
	Medical Expense Limit (Any One Person)	\$5,000

## Workers' Compensation: Statutory (with All States Broad Form)

- All policies of insurance must require a thirty-day notice of cancellation to us including notice of non-payment of premiums.
- You must name us as an additional insured and forward Certificates of Insurance to us within seven days of procuring the insurance.
- If you rent space and your lease requires coverage at an amount different from that listed above, you must obtain coverage in whichever amount is higher.
- The insurance must be in effect before the franchise begins operation and continue in effect, uninterrupted.