## **INSURANCE COVERAGE REQUIREMENTS - LEDucation 2025**

Exhibitors shall procure, pay for, and maintain at least the minimum insurance said forth below.

1 Commercial General Liability/or broad form comprehensive general liability, to include:

- a. Premises/operations
- b. Products/completed operations hazard
- c. Broad form contractual liability
- d. Personal injury liability
- e. Designers Lighting Forum of New York operations inclusive

f. Limits of not less than \$1,000,000 combined single limit for bodily injury, personal injury and property damage

2 Workers' Compensation Insurance

The limits provided shall be statutory. If the Exhibitor is a self insurer for Workers' Compensation, a Letter of Certification from the industrial commission of its state of domicile showing them to be an approved or authorized self insurer or member of the state compensation fund shall be provided.

- 3 Employer's Liability Insurance with the following limits shall be provided:
  - a. Bodily Injury by Accident: \$100,000 each accident
  - b. Bodily Injury by Disease: \$100,000 policy limit
  - c. Bodily Injury by Disease: \$100,000 each employee
- 4 Commercial Property or Inland Marine Insurance

These policies shall specifically insure the property of the Exhibitor in, on or adjacent to the New York Hilton Midtown against the normal perils covered by such insurance on a broadform, all-risk basis. Each insurer of any policy of such insurance (or if any self insurance retention program or deductible exists with respect to such claim, the Exhibitor) shall waive its right of subrogation or its right to pursue in its favor any and every claim arising in its favor against Designers Lighting Forum of New York with respect to any loss or claim arising from or as a result of the Exhibitor's participation in or presence at Designers Lighting Forum of New York's LEDucation Conference and Trade Show.

5 Commercial Automobile Liability Insurance or Business Auto Policy, covering:

a. Bodily injury (including death) or property damage arising from any accident or occurrence caused by or arising from the ownership, maintenance or use of any owned, non-owned, hired or leased vehicle used by the Exhibitor.

b. The minimum limit to be provided by this policy shall be not less than \$1,000,000 combined single limit for bodily injury or property damage liability.

c. Designers Lighting Forum of New York. shall be named as additional insured, but only with respect to the operations of the Exhibitor on, at, in or adjacent to the premises of the

New York Hilton Midtown during the entire period commencing on March 17, 2025 and ending on March 19, 2025 both dates inclusive.

**CERTIFICATE OF INSURANCE:** Exhibitor shall furnish Designers Lighting Forum of New York with a Certificate of Insurance prior to setup.

## Designers Lighting Forum of New York / LEDucation: PO Box 7252 NY, NY 10116

 The certificate shall be completed so as to certify that Designers Lighting Forum of New York has been added as additional insured under both the general liability insurance policy and the automobile liability insurance policy issued to the Exhibitor.
The insurance policies certified by that certificate may not be materially changed or terminated without 30 days prior notice to Designers Lighting Forum of New York
The policies issued to the Exhibitor shall explicitly provide that they shall cover all operations of the Exhibitor and the entire Exhibitor's property located at, in, or on the convention facility.

4. The insurance carriers used to provide the insurance satisfying the insurance requirements set forth below shall be licensed and admitted to do business in the state in which the convention facility is located, or shall be named on the list of qualified unauthorized insurers maintained and approved by the insurance department of the state in which the convention facility is located. Such insurance carriers in no event shall have an A. M. Best's rating of less than A.

Additional Insured Exhibitor shall additionally insure the following companies.

- 1. Atlantic Exposition Services, 3089 English Creek Ave, Egg Harbor Township, NJ 08234
- 2. New York Hilton Midtown, 1335 Avenue of the Americas, New York, New York, 10019
- 3. CONEXSYS, 100 Cummings Center, Suite 320H, Beverly, MA 01915