

Insurance Requirements

Original certificate of Insurance evidencing the necessary coverages must be provided to us prior to commencing any work and are also required to prepare your subcontract, if applicable. Insurance is to be placed with Insurance Companies with an A.M. Best Rating of no less than "A- VI".

(I.) General Liability

Coverage Details: Commercial General Liability
Occurrence Form- Per Project/Location Aggregate Limit
Contractual Liability
Broad Form Property Damage
Independent Contractors

Limits of Insurance: \$2,000,000 General Aggregate
\$2,000,000 Products & Completed Operations Aggregate
\$1,000,000 Personal & Advertising
\$1,000,000 Each Occurrence
\$ 100,000 Fire Legal Damage
\$1,000,000 Liquor Liability Each Occurrence/\$3,000,000 Aggregate

(II.) Automobile Liability

Coverage Details: All Owned, Non-owned & Hired vehicles
Limits of Liability: \$1,000,000 per accident

(III.) Workers Compensation

Coverage Details: Statutory Coverage in each state of operation or "all states" coverage.
Applicable Federal (i.e. Longshoreman's Statutory) if applicable.

Limits of Liability: \$100,000 Each Accident Bodily Injury
\$500,000 Policy Limit Bodily Injury by Disease
\$100,000 Each Employee Bodily Injury by Disease

(I.) Umbrella Liability

Limits of Insurance: \$2,000,000 Each Occurrence
\$2,000,000 Aggregate

(II.) Property Insurance: Covering personal property, equipment and improvements and betterments with limits equal to full replacement cost for All Risks of Physical Damage.

(III.) Description of Operations

Arlington Park Racecourse, LLC, its parent and their respective officers, directors, employees and agents must be added to your Commercial General Liability policy as an additional insured by Standard Endorsements. All policies shall include a waiver of subrogation when permissible by law.

(IV.) Certificate Holder

Arlington Park Racecourse, LLC
Attn: Dawn Ostertag, Legal Department, Churchill Downs Incorporated
600 N. Hurstbourne Parkway, Suite 400 Central Avenue
Louisville, KY 40222,

(V.) Cancellation

"Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions."