



# Insurance Requirements

September 10-12, 2015 • Orange County Convention Center, Orlando, FL – South Hall

**You must submit your insurance documents online. [Click here](#) to attach your proof of insurance. Be sure the name of the attachment reflects the name of the insured exhibiting company.**

Surf Expo does not provide any type of insurance coverage for the property and/or personnel of exhibiting companies. Exhibitors must maintain insurance that meets the requirements below and provide proof to Surf Expo prior to the show. To protect your property and staff we suggest taking the following steps:

## **PROPERTY INSURANCE**

Contact your insurance broker or carrier to obtain a policy to cover the value of your booth, equipment, product and supplies. If you already have property insurance, confirm that it will extend to your property during shipping and at the show. Many insurance policies only cover property at a listed location or within 1000 feet of that location. If you use an independent contractor for installation or dismantling, review the agreement carefully to determine what insurance may be available if damage occurs as a result of their negligence.

## **COMPREHENSIVE GENERAL LIABILITY INSURANCE**

Confirm that you have adequate coverage to protect your interests from potential claims arising from the injury to a person other than an employee at your booth.

## **WORKERS COMPENSATION INSURANCE**

Exhibiting companies must have a Workers Compensation policy as required by law to insure your employees in the event of a work-related injury.

## **AUTOMOBILE LIABILITY INSURANCE**

Confirm that an automobile liability policy is in place for any company owned vehicles used in connection with the show. Confirm that insurance is provided for any non-owned and/or hired vehicles used in connection with the show, including utility vehicles for loading and unloading.

## **REPORTING**

In the event of damage or loss of property, or an accident or injury, it is your responsibility to contact your insurance broker or carrier immediately.

## **INSURANCE REQUIREMENTS**

As stated in your Exhibitor Space Contract, an exhibitor shall, at their own expense, secure and maintain through the term of this contract, including move-in and move-out days, the insurance listed below. All such insurance shall be primary of any other valid and collectible insurance of the exhibitor and shall be written on an occurrence basis. Claims made policies are not acceptable and do not constitute compliance with exhibitor's obligations under this paragraph. The following three types of insurance are required:

- Workers' Compensation insurance, unless you are the sole proprietor. Sole proprietor is a business entity that is owned and run by one individual. If you have even one other person in the booth working with you, you will need workers compensation coverage.
- Comprehensive General Liability insurance with limits not less than \$1,000,000 each occurrence, \$2,000,000 aggregate, combined single limit for bodily injury and property damage, including coverage for personal injury, contractual, and operation of mobile equipment, products and liquor liability (if applicable).
- Automobile Liability insurance with limits not less than \$500,000 each occurrence combined single limit for bodily injury and property damage, including coverage for owned, non-owned and hired vehicles, including loading and unloading operators. Auto coverage is only required if there is a vehicle in your booth or if you are using a designated loading/unloading area i.e. POV area.

Comprehensive general liability and automobile liability insurance policies shall name as additional insured Emerald Expositions and each of its subsidiaries. If requested, copies of additional insured endorsements, primary coverage endorsements and complete copies of policies satisfactory to Emerald Expositions, shall be furnished to Emerald Expositions sixty (60) days before the first day of the Event. Certified copies of the Certificates of Insurance or policies shall provide that they may not be cancelled without 30 days advance written notice to Emerald Expositions.

**NEED INSURANCE?** [Click here](#) to purchase insurance from Marsh/Total Event insurance.

Certificate Holder Information should be listed as:

Surf Expo  
31910 Del Obispo #200  
San Juan Capistrano, CA 92675

For questions contact [Sandra.lafrance@emeraldexpo.com](mailto:Sandra.lafrance@emeraldexpo.com)