

# Pilsen Campus, LLC/Chicago Smoke, Ltd.

## Requirements for Insurance Coverages and Certificates of Insurance

*Food Truck Vendors/ Restaurant Sub Licensees – Send this to your insurance agent/broker for proper issuance of insurance coverages as required and certificates of insurance evidencing such coverages.*

### Insurance Coverages Required:

- General Liability – Minimum Occurrence Limit - \$1,000,000
  - Fire Legal Liability Limit must be no less than \$1,000,000
  - Product Liability Limits Must have Occurrence Limit of \$2,000,000
  - Waiver of Subrogation Endorsement-required
  - Coverage Must be endorsed to be primary and non-contributory coverage
  - Pilsen Campus, LLC and Chicago Smoke—Policy must be endorsed to add these entities as Additional Inured as well as Certificate Holder\*
  - *Pilsen Campus, LLC and Chicago Smoke Ltd must receive an endorsement direct from the insurance company writing the policy that outlines the entities named as being additional insured. This is a separate document.*
  - Must be “Occurrence” Claim Basis not “Claims Made” Basis
  - *City of Chicago, Department of Business Affairs and Consumer Protection and address [121 N. LaSalle St. Chicago, IL 60602], must be endorsed as additional Insured per Written Contract*
  
- Worker’s Compensation Coverage covering all employees if any are on Throop St. Premises
  
- Business Personal Property covering actual cash value of stored food in Walk-in Freezer

### If Sublicense/Lessee operates vehicles on Throop St Property, need the following:

- Business Auto Liability or Equivalent with Combined Single Limit of no less than \$1,000,000 per occurrence

\*Separate Certificates for Pilsen Campus, LLC, Chicago Smoke, LTD and City of Chicago are required.