APPENDIX B
INSURANCE REQUIREMENTS

Insurance Specifications
For Users of
The HB Playwrights Foundation / 124 Bank Street Theater

For individuals or groups using event liability insurance, HB requires the following insurance coverages:

i. **Commercial General Liability**
   - $3,000,000 general aggregate
   - $1,000,000 each occurrence
   - $1,000,000 personal and advt. injury
   - $3,000,000 products and completed operations
   - $100,000 fire damage legal liability

ii. **Business Auto Liability (If Any Owned Vehicles)**

iii. **Workers Compensation and Employers Liability – Statutory Limit**

iv. **All Carriers should be:**
   - AM Best’s Rated A VII or better
   - New York State Licensed

v. **Any Sub-Contractors to carry limits as shown above**

vi. Herbert Berghof Studio, Inc.
HB Playwrights Foundation, Inc.
**To be included as Additional Insured**