

**DISTRIBUTOR & DISTRIBUTION CENTER (SMALL)**

EXHIBIT \_\_\_\_\_

**REQUIRED COVERAGE**

<b><u>Commercial General Liability</u></b> Including products/completed operations and blanket contractual liability.	Per Occurrence / General Aggregate	\$5,000,000
<b><u>Business Automobile Liability</u></b> Including owned, hired, and non-owned automobiles	Each Accident	\$1,000,000
<b><u>Workers' Compensation</u></b>		Statutory Limits
<b><u>Employer's Liability</u></b>	Per Occurrence	\$1,000,000
<b><u>Cyber Liability</u></b>	Per Claim	\$5,000,000
<b><u>Warehouse Liability</u></b>	Per Occurrence	\$5,000,000

**TERMS & CONDITIONS**

Coverage limits may be met with a combination of primary and umbrella/excess liability policies if the umbrella/excess coverage is as broad as the underlying primary insurance.

The Distributor is solely liable for all insurance costs, including deductibles and premiums. Insurance must be with companies licensed to do business in the United States and have an A. M. Best's Financial Strength rating of A- and Financial Category Size of VII, or better. Claims made policies must have a retroactive date that precedes the commencement of this agreement, shall extend coverage for any claims relating to this agreement and allow for an extended reporting period of 3 years following termination of agreement or warranty period thereof, whichever is greater.

Distributor agrees to promptly provide a Certificate of Insurance meeting the agreed upon requirements upon request. Neither the requirement of Distributor to maintain insurance nor Hershey's acceptance of evidence of insurance will limit the liabilities and obligations assumed by Distributor under the agreement. Hershey has no duty to confirm the existence of Distributor's insurance.

Distributor is required to maintain Property Insurance to cover Distributor's business personal property while on Hershey property. Distributor hereby waives its right of recovery against Hershey for any claim, damage, loss, to the Distributor's business personal property, such as equipment, software, etc., including any losses associated with business interruption and extra expense.

The insurance policies shall include a separation of insureds provision (cross liability coverage) and not contain any cross suits exclusions, exclusions applicable to work to be performed by Distributor, including supervisory activities of its subcontractors or independent contractors. Distributor shall insure the activities of its subcontractors and independent contractors or require each of its subcontractors and independent contractors to maintain insurance as specified herein.

The Hershey Company, its parents, subsidiaries, divisions, affiliates, directors, officers, and assigns are included as **additional insureds** for Commercial General Liability and Automobile Liability. This coverage shall be primary and non-contributory over any, and all, other applicable coverage including Hershey's insurance program. General Liability, Automobile Liability, Workers' Compensation and Cyber policies grant a Waiver of Subrogation in favor of The Hershey Company, its parents, subsidiaries, divisions, affiliates, directors, officers, and assigns. The Distributor is to grant 30 Days Advanced Notice of Cancellation or Material Change under each policy.