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## INSURANCE REQUIREMENTS

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All tenants/vendors/consultants/contractors/subcontractors performing work at 2600-2800 Colorado Ave. or using the loading area, at any time, must obtain and maintain the insurance coverage specified below, in a form and from insurance companies reasonably acceptable to Owner, and shall keep a current Certificate of Insurance on file with The Worthe Real Estate Group, Inc. (“Property Manager”) satisfying the following insurance requirements:

### Policy:

- Employer’s Liability; waiver of subrogation endorsement in favor of Owner
- Commercial General Liability (“CGL”), including coverage for Bodily Injury and Property Damage, Premises–Operations and Products- Completed Operations, Products, Blanket Contractual, Independent Contractors, Personal and Advertising Injury, XCU Hazards Coverage (underground work only), with no Insured vs. Insured Exclusion or Limitation; waiver of subrogation endorsement in favor of Owner and coverage shall apply to Contractor and all subContractors
- Commercial or Business Automobile Liability, Bodily Injury and Property Damage, underinsured and uninsured motorist (including owned, non-owned, leased, and hired vehicles).
- Workers’ Compensation
- Umbrella or Follow Form Excess Liability at least as broad as Primary CGL
- **For Design Work Only:** Professional Liability Insurance (Errors & Omissions), for any design or design-build work performed by a contractor or subcontractors (such policy shall be maintained for a minimum of ten (10) years following Substantial Completion of the Work (or until applicable statutes of limitations expire))
- Garage Liability (when applicable)
- Garagekeepers Liability (when applicable)
- Non-occupational and Disability Insurance, if required by California

### Limits:

Bodily Injury by accident (\$1,000,000 each accident); Bodily Injury by disease (\$1,000,000 each employee and policy limit)

\$1,000,000 per occurrence; \$2,000,000 general aggregate (with a per location endorsement specifying the Property) covering bodily and personal injury (including product liability, advertising and products-completed)

\$1,000,000, each accident

Bodily injury limits as required by statute in California.

\$1,000,000 per occurrence, \$1,000,000 annual aggregate

Bodily injury, personal injury, property damage and including a contractual liability endorsement, with limits no less than (i) \$2MM – each claim (or current limits carried, whichever is greater), and (ii) \$2MM annual aggregate (or current limits carried, whichever is greater)

\$1MM combined single limit

\$1MM combined single limit, subject to a deductible provision not to exceed \$250 per occurrence

- Fidelity Bond coverage on a blanket basis covering Contractor and all those of its employees who have access to or are responsible for the handling of Property Manager's or Owner's funds, in an amount as Property Manager or Owner shall reasonably request, having such deductible as shall be determined from time to time by Property Manager or Owner, and naming Owner as a loss payee

NOTES:

1. With respect to CGL and Umbrella/Excess Liability coverage, **Office Block Investment LLC, Oracle America, Inc.; Oracle Corporation; The Worthe Real Estate Group, Inc., and their respective members, partners, officers, directors, shareholders, and all other related interests** must be named as additional insureds to the policies by *signed endorsement*, and indicated on the Certificate of Insurance.
2. The Certificate of Insurance is to be furnished evidencing compliance with all insurance requirements. Each policy shall be endorsed to provide Property Manager with not less than thirty (30) days prior written notification in the event of cancellation or non-renewal. Tenant/Consultant/Vendor/Contractor, as applicable, shall provide complete copies of its insurance policies to Property Manager upon request.
3. Certificate shall state, and each policy shall be endorsed to provide that, "Such policies are primary and non-contributory and any insurance carried by Office Block Investment LLC and The Worthe Real Estate Group, Inc. is excess."
4. **Please note on the certificate the name of the project and/or client that this certificate is being requested for.**
5. Mail certificate to: Office Block Investment LLC  
c/o The Worthe Real Estate Group, Inc.  
2700 Colorado Avenue, Suite 110  
Santa Monica, CA 90404  
Attn: Property Manager
6. **IMPORTANT NOTICE:** DIFFERENT AND/OR ADDITIONAL COVERAGES MAY BE REQUIRED IN THE SOLE DISCRETION OF PROPERTY MANAGER DEPENDING UPON THE NATURE, SCOPE, AND RISKS OF THE OCCUPANCY, WORK, OR SERVICES
7. Contractor shall carry the above indicated at his/her own expense.
8. All policies shall provide, by policy provision or endorsement acceptable to Property Manager, for waiver of the insurers' rights of recovery (by subrogation or otherwise) against Property Manager and Owner.
9. If you have any questions about our requirements, please email Property Manager or call the Office of the Building. All incomplete Certificates of Insurance will be returned for correction and reissuing.