

## **TENANT CERTIFICATE OF INSURANCE REQUIREMENTS**

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The basic coverages that should be evidenced on tenant certificates of insurance are as follows:

1. Commercial general liability insurance on an occurrence form for bodily injury and property damage with limits of \$1,000,000 each occurrence and \$2,000,000 from the aggregate of all occurrences within the policy year on a per location basis, including but not limited to premises-operations, products/completed operations and contractual coverage.
2. Business automobile liability insurance covering owned, hired and non-owned vehicles with limits of \$1,000,000 combined single limit per occurrence.
3. Workers' compensation insurance in accordance with the laws of the state in which the premises are located with employer's liability insurance in an amount not less than \$1,000,000.
4. Excess liability (umbrella) insurance in the amount of \$5,000,000 each occurrence that applies excess of the required commercial general liability, business automobile liability, and employer's liability.
5. "All Risk" property insurance covering personal property of tenant including trade fixtures, furniture, inventory and any alterations, additions, or improvements made by tenant upon the premises all for the full replacement cost. Any deductible on covered losses shall be borne by tenant.
6. Business income and extra expense insurance with limits not less than one hundred percent (100%) of all income and charges payable by tenant under the lease for a period of (12) months.

**The additional insured shall be listed as:**

1. **Regency Portrait LLC**
2. **Clarion Partners**
3. **Cushman & Wakefield U.S., Inc.**

The above additional insureds should be listed as such for commercial general liability, automobile liability and excess liability. Please also submit an endorsement issued by your insurance company which lists these entities as such. Landlord should be named as loss payee on tenant's all risk property policy with respect to alterations, additions or improvements of the premises. Certificates and/or policy endorsements should provide each of the additional insureds with 30 days' prior written notice of cancellation except for 10 days' notice due to non-payment of premium.

If tenant is in the business of manufacturing, distributing, selling, serving, or furnishing alcoholic beverages or intoxicating liquors, the certificate should also include liquor liability coverage in the amount of \$10,000,000 naming landlord, Clarion Partners, property manager and as mortgagee, if applicable, additional insureds.

Please send a current certificate immediately to [Machelle.nowlin@cushwake.com](mailto:Machelle.nowlin@cushwake.com) and mail the original to the address listed below. You may contact building management if you have any questions, at 202-594-3903.

**Certificate Holder should be listed as:**

**Regency Portrait LLC  
c/o Cushman & Wakefield  
901 15<sup>th</sup> Street NW  
Suite 150  
Washington, DC 20005**