21. INSURANCE

(A) Insurance Requirements:

World Pet Association, Inc. requires that Exhibitor obtain and maintain insurance coverage during the duration of the Event, including Exposition move-in days, Show days, and move-out days, and any time allocated to setup and dismantle, as expressly listed herein and further, shall name the entities set forth below as Additional Insured on all required insurance policies. Exhibitor shall provide World Pet Association, Inc. with Certificates of Insurance and any applicable Additional Insurance endorsements upon request. Exhibitor's insurance coverage shall include the following:

a. Worker’s compensation insurance in accordance with applicable state or local law covering Exhibitor, all of its employees, and outside authorized contractors.

b. Employers’ Liability Insurance in minimum limits of Five Hundred Thousand Dollars ($500,000) per occurrence or accident.

c. Commercial General Liability Insurance including blanket contractual liability and personal injury coverage with limits of liability of at least One Million Dollars ($1,000,000) in any one occurrence and Two Million Dollars ($2,000,000) in the aggregate.

d. Commercial Automobile Liability insurance insuring any owned, non-owned, and hired vehicles to be used in and out of the facilities in the amount of One Million Dollars ($1,000,000) in any one accident.

e. Insurance policies on all personal property owned, leased or hired by, or in the care of control or custody of Exhibitor or any of Exhibitor’s third party outside contractors for the duration of the Event/Exposition, including move-in, Exposition days, and move-out days. Such policies shall provide coverage for risks, include theft, with a deductible per loss of not more than $10,000, and additional coverage for earthquake and flood with a deductible per loss of not more than $50,000.

f. All insurance coverage required herein shall be primary coverage regardless of any coverage maintained by any Additional Insureds, apply to any qualifying incident arising hereunder and shall be issued by companies authorized to do business in the State/Country where the Event will be held. Exhibitor shall provide insurance that expressly covers liability under the indemnification provision contained under this Agreement.

g. All required insurance policies shall provide that the insurance carrier will give written notice to World Pet Association, Inc. and the Event Venue at least thirty (30) days prior to any cancellation, or non-renewal of the policy.

h. Maintain adequate insurance to fully protect Exhibitor’s property, displays and equipment, and the installation, operation and dismantling of Exhibit Space.

i. Maintain adequate insurance to fully protect and indemnify Event Management and its affiliates, co-sponsors, service contractors and the Event Venue as set forth herein.

j. The required insurance coverage in sections (c), and (d) shall name as an Additional Insured those entities set forth herein as “Additional Insureds and Indemnities”, which are World Pet Association, Inc., Mandalay Corp., and each of their respective parents, subsidiaries and affiliates and each of their officers, directors, agents, and employees as respects the conduct of the named insureds in or about the property of the Event Venue with respect of the general liability and automobile liability insurance (the “Additional Insureds”).