



EXHIBITOR INSURANCE INFORMATION

Per the booth contract, Exhibitors are required to carry comprehensive general liability insurance and it must be procured at the exhibitor's sole expense. Coverage requirements are outlined below.

- The insurance must be maintained through the term of the contract (August 4-6, 2026) and must cover against claims for bodily injury, death and property damage occurring in or upon or resulting from the premises leased by Florida Festivals & Events Association. Such insurance shall include contractual liability and product liability coverage, with combined single limits of liability.
- Such insurance shall name Florida Festivals & Events Association (FFEA) and Luminary Hotel as additionally insured.
- Workers Compensation shall be in full compliance with all federal and state laws, covering all the Exhibitor's employees engaged in the performance of any work for and/or by the Exhibitor.
- All property of the Exhibitor is understood to remain under its custody and control in transit to and from the confines of the Exhibit Hall and during the Tradeshow.

REQUIRED COVERAGE

Commercial General Liability

- Including Bodily Injury and Property Damage Liability, Independent Contractors Liability, Contractual Liability, Product Liability, and Completed Operations Liability
- \$1,000,000 minimum limit for each occurrence, personal injury, and \$2,000,000 general aggregate minimum limit

Automobile Liability Coverage

- \$1,000,000 minimum for Combined Single Limit
- Must cover all owned, hired and non-owned vehicles

Workers Compensation

- Worker's Compensation and Employers Liability with a limit of liability of at least \$1,000,000 each occurrence, each employee, and policy limit covering all personnel employed either directly or by way of contract.
- All statutory limits apply
- Such policy of insurance shall contain a waiver of subrogation in favor of FFEA, its subsidiaries, parents, affiliates, agents, directors, officers and employees AND the Hotel, its subsidiaries, parents, affiliates, agents, directors, officers, and employees

Coverages and limits are to be considered as minimum requirements and in no way limits the liability of the Exhibitor, vendor, contractor, or service provider.

All such insurance shall be primary and noncontributory to any other valid and collectible insurance of Florida Festivals & Events Association or the Hotel and their agents and contractors. Claims-made policies are not acceptable and do not constitute compliance with the Exhibitor's obligations under this paragraph.

Any exhibitor that does not currently maintain the liability coverage listed above can purchase a temporary policy through FFEA Member K&K Insurance through this website: <http://www.eventinsurance-kk.com>.



CERTIFICATES OF INSURANCE

Exhibitors shall supply a **Certificate of Insurance** (COI) to the two (2) entities as listed below. Certificates of Insurance must be submitted no later than **July 12** via email to Lanita Roberts at lanita@ffea.com or uploaded online through your EventHub account.

Florida Festivals & Events Association must be listed as the Certificate Holder as follows:

Florida Festivals & Events Association
2115 Alameda Avenue
Orlando, FL 32804

Luminary Hotel must be listed as the Certificate Holder as follows:

Luminary Hotel
2200 Edwards Dr
Fort Myers, FL 33901