

Insurance Requirements for Renters

All third-party groups (“Groups”) granted use of the Hunger Engagement Center or any other space from the St. Louis Area Foodbank are required to meet the minimum insurance coverage noted below:

- **Commercial General Liability:** \$1,000,000 per occurrence and \$2,000,000 general aggregate
- **Workers Compensation:** \$500,000 per accident for bodily injury by accident, \$500,000 per employee for bodily injury by disease, and \$500,000 policy limit for bodily injury by disease, unless statutory limits are higher

Coverages and limits are to be considered as minimum requirements and in no way limits the liability of the Groups.

The St. Louis Area Foodbank must receive certificates of insurance evidencing the Groups’ meet the minimum insurance coverage before holding any event on the property.

Groups shall name the St. Louis Area Foodbank as additional insured on their general liability insurance policy as it pertains to the rental of the property. This should be written on the certificates of insurance under the “Description of Operations” section.

Any questions regarding required insurance coverage should be directed to Ben Spirk, V.P. of Finance, at 314-227-3739 or bspirk@stlfoodbank.org.

