

**Insurance Requirements**

***To participate in the Pennsylvania Liquor Control Board (“PLCB”) Vendor In-Store Tasting Program, the following insurance requirements must be met.***

**Certificate of Insurance (“COI”):**

A COI must be on file with the PLCB for each interested party (“Applicant”), including vendors of record, tasting scheduling companies, wineries, distilleries, etc.

The COI should be an Association for Cooperative Operations Research and Development (“ACORD”) form and contain all relevant information.

**Understanding Applicant’s Prerequisites to Conducting Tastings:**

The Applicant must understand the PLCB’s insurance prerequisites that are to be unconditionally met prior to conducting in-store tastings. This includes understanding both the types of insurance coverage required, as well as the obligatory policy amounts for each type of coverage.

By accepting the PLCB’s terms and conditions through a written agreement and providing the required insurance documentation, the Applicant is entering into a contract with the PLCB.

**Minimum Coverage Requirements for Each Interested Entity:**

General Liability Insurance:

 Minimum coverage of $1 million per occurrence.

 Minimum coverage of $2 million annual aggregate.

Liquor Liability Insurance:

 Minimum coverage of $1 million per occurrence.

 Minimum coverage of $2 million annual aggregate.

**Policy Documentation:**

* The PLCB will not interpret or review additional policy documents such as endorsements, addenda or schedules.
* All relevant information to support an Applicant meeting their insurance requirements must be contained in the COI’s Description section.
* Applicant may not attach supplemental paperwork.
* If liquor liability coverage is included in the same policy as general liability coverage but is not as a separate line of coverage, coverage limits are doubled.
* The COI must then show liquor liability limits of:
	+ Minimum coverage of $2 million per occurrence.
	+ Minimum coverage of $4 million annual aggregate.
* If general and liquor liability coverages are separate lines under the same policy, this must be clearly stated in the COI’s Description section.

**Using An Umbrella or Excess Coverage Policy to Meet Liquor Liability Coverage Requirements:**

* If an Applicant’s liquor liability policy does not meet the minimum coverages required by the PLCB but has an excess or umbrella policy that explicitly includes liquor liability coverage, the PLCB may accept that excess or umbrella coverage supplementation to meet policy limits when it is fully and properly documented on the COI.
* WITHIN THE DESCRIPTION SECTION, THERE MUST BE A STATEMENT THAT THE EXCESS OR UMBRELLA POLICY COVERS LIQUOR LIABILITY.
* In the COI Description, Applicant must indicate whether the umbrella or excess coverage is standalone or follows the form of the general liability policy.

**Additional Insured:**

* The PLCB must be named as an additional insured for each type of insurance used to meet PLCB coverage limits.
* The PLCB does not have to be listed as an additional insured on an excess liability or umbrella coverage if the general liability and liquor liability limits individually meet the PLCB’s requirements for minimum coverage.
* Proof of the PLCB being an additional insured can be indicated by the Applicant checking the “ADDL INSD” box next to each type of insurance or including relevant wording in the Description section of the COI.

**COI Submission:**

* No tastings will be scheduled until all required COIs are received and approved by the PLCB.
* If a COI is expired, no tastings will be scheduled until an updated COI meeting all the necessary coverage requirements is provided.