



**TWO SEPARATE Certificates of Insurance Required:**

1. **INSURED (also referred to as Named Insured):** the same company name that appears on the contract must appear in this portion of the Insurance Certificate. If the company is a subsidiary, it must be listed as a Named Insured in the "Description" or "Endorsement" portion of the certificate.

**2. CERTIFICATE HOLDER**

- a. FORTitude 10k, LLC  
CST Promotions, Inc.  
c/o Frances Friedland  
5500 Central Ave. #100,  
Boulder, CO 80301
- b. Colorado State University  
c/o Joyce M. Pratt  
Risk Management and Insurance  
6002 General Service Building  
Fort Collins, CO 80523-6002

**3. ADDITIONAL INSURED ENDORSEMENT MUST READ:**

- a. FORTitude 10k, LLC and CST Promotions, Inc and Colorado State University - The State of Colorado, Colorado State University System Board of Governors, Colorado State University Officers and employees are included as additional insured on the general liability policy except Workers' Compensation policy includes a waiver of subrogation as required by contract.

4. **WAIVER OF SUBROGRATION:** Each policy must be endorsed to provide that the carrier waives the right of subrogation against those named as additional insured.

5. **SIGNATURE:** The certificate must be signed by an agent of the insuring company and the signature must be identifiable.

6. **UMBRELLA/EXCESS POLICIES:** If one exists, it must specify required primary coverage limits.

7. **INSURANCE COMPANY:** Insurance must be written by companies with a BEST guide rating of A-VIII or better.



**MINIMUM LIMITS REQUIRED**

<p><b>COMMERCIAL GENERAL LIABILITY</b></p> <p>If only displaying products or distributing flyers/promotional material</p> <p>If selling or distributing products (whether hard goods, soft goods or sports apparel)</p>	<p>\$1,000,000 – combined single limit per occurrence and \$1,000,000 in aggregate</p>
<p>If selling or distributing food or beverage items that are prepared on-site</p> <p>If operating an interactive display or allowing some work of physical guest interaction</p> <p>If performing physical services (massage)</p>	<p>\$2,000,000 – combined single limit per occurrence and \$1,000,000 in aggregate</p>
<p><b>AUTOMOBILE LIABILITY</b></p> <p>For company owned vehicles</p> <p>For personal owned vehicles</p>	<p>\$1,000,000 – combined single limit per occurrence and \$1,000,000 in aggregate</p>
<p><b>WORKERS COMPENSATION &amp; EMPLOYER’S LIABILITY</b></p>	<p>\$500,000 minimum Workers Compensation and Employers Liability insurance, if required by applicable state law.</p>