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## General Liability Insurance

**PURSUANT TO THE LEASE AGREEMENT, ALL TENANTS ARE REQUIRED TO PROVIDE THE LANDLORD WITH PROOF OF COMPREHENSIVE GENERAL LIABILITY INSURANCE PRIOR TO THEIR MOVE IN DATE AND, MUST MAINTAIN CURRENT THROUGHOUT THE LEASE TERM.**

You may fax this information to: (562) 695-0441  
or, you can email it to: [cmarquez@majesticrealty.com](mailto:cmarquez@majesticrealty.com)

**Certificate Holder:** Majestic Management Co., as agent for RR & C Development Co., a California general partnership and Redlands Joint Venture, LLC., a California limited liability company  
13191 Crossroads Parkway North, Ste. 225  
City of Industry, CA 91746

### **Type of insurance Coverage requiring Certification:**

**1. Tenant's Insurance. Tenant shall maintain Commercial General Liability Insurance** covering the insured against claims of bodily injury, personal injury and property damage arising out of Tenant's operations, assumed liabilities or use of the Premises, including a Broad Form Commercial General Liability endorsement covering the insuring provisions of this Lease and the performance by Tenant of the indemnity agreements set forth in Section 10.1 of this Lease, for **limits of liability not less than \$2,000,000.00 for each occurrence and \$2,000,000.00 annual aggregate, with 0% Insured's participation.** In addition, **Tenant shall carry Physical Damage Insurance covering** (i) all office furniture, trade fixtures, office equipment, merchandise and all other items of Tenant's property on the Premises installed by, for, or at the expense of Tenant, and (ii) all other improvements, alterations and additions to the Premises, including any improvements, alterations or additions installed at Tenant's request above the ceiling of the Premises or below the floor of the Premises. **Such insurance shall be written on an "all risks" of physical loss or damage basis,** for the full replacement cost value new without deduction for depreciation of the covered items and in amounts that meet any co-insurance clauses of the policies of insurance and **shall include a vandalism and malicious mischief endorsement, sprinkler leakage coverage and earthquake sprinkler leakage coverage.**

**2. Form of Policies.** The minimum limits of policies of insurance required of Tenant under this Lease shall in no event limit the liability of Tenant under this Lease. Such **insurance shall (i) name Landlord, and any other party it so specifies, as an additional insured;** (ii) specifically cover the liability assumed by Tenant under this Lease, including, but not limited to, Tenant's obligations under Section 10.1 of this Lease; (iii) **be issued by an insurance company having a rating of not less than A-VIII in Best's Insurance Guide or which is otherwise acceptable to Landlord and licensed to do business in the state in which the Building is located;** (iv) **be primary insurance as to all claims thereunder and provide that any insurance carried by Landlord is excess and is non-contributing with any insurance requirement of Tenant;** (v) **provide that said insurance shall not be canceled or coverage changed unless thirty (30) days' prior written notice shall have been given to Landlord and any mortgagee or ground or underlying lessor of Landlord. Tenant shall deliver said policy or policies or certificates thereof to Landlord on or before the Lease Commencement Date and at least thirty (30) days before the expiration dates thereof.** In the event Tenant shall fail to procure such insurance, or to deliver such policies or certificate, Landlord may, at its option, procure such policies for the account of Tenant, and the cost thereof shall be paid to Landlord as Additional Rent within five (5) days after delivery to Tenant of bills therefor.



**3. Subrogation. Landlord and Tenant agree to have their respective insurance companies issuing property damage insurance waive any rights of subrogation** that such companies may have against Landlord or Tenant, as the case may be, so long as the insurance carried by Landlord and Tenant, respectively, is not invalidated thereby. As long as such waivers of subrogation are contained in their respective insurance policies, Landlord and Tenant hereby waive any right that either may have against the other on account of any loss or damage to their respective property to the extent such loss or damage is insurable under policies of insurance for fire and all risk coverage, theft, public liability, or other similar insurance.

**4. Additional Insurance Obligations.** Tenant shall carry and maintain during the entire Lease Term, at Tenant's sole cost and expense, increased amounts of the insurance required to be carried by Tenant pursuant to this Article 10, and such other reasonable types of insurance coverage and in such reasonable amounts covering the Premises and Tenant's operations therein, as may be reasonably requested by Landlord.

**Type of Document Needed:**

1. Certificate of Insurance (Must include the following)
  - a. General Liability as required by your lease
    - i. *Shall be issued by an insurance company having a rating of not less than **A-VIII** in Best's Insurance Guide*
    - ii. *Shall be licensed to do business in the state in which the Building is located*
  - b. Physical Damage Coverage-
    - i. *shall be written on an "all risks" of physical loss or damage basis*
    - ii. *shall include a vandalism and malicious mischief endorsement, sprinkler leakage coverage and earthquake sprinkler leakage coverage*
  - c. 30 Day Cancellation
    - i. *Tenant shall deliver said policy or policies or certificates thereof to Landlord on or before the Lease Commencement Date and at least thirty (30) days before the expiration dates thereof*
  - d. Auto Liability as required by the state
  - e. Workmans Compensation as required by the state
2. Endorsement(s)
  - a. Additional Named Insured: **RR & C Development Co., a California general partnership and Redlands Joint Venture, LLC., a California limited liability company and Crossroads Terrace Building, 13200 Crossroads Parkway No., Suite \_\_\_\_, City of Industry, CA**
  - b. Primary and Non-Contributory Clause
  - c. Waiver of Subrogation
  - d. 30-day Cancellation Clause