MINIMUM INSURANCE REQUIREMENTS

1. Commercial General Liability Insurance
    a. Limit no less than USD$1,000,000 per occurrence/USD$2,000,000 aggregate limit.
    b. Coverage shall include property damage, bodily injury (including death), personal or advertising injury, ongoing operations liability, products/completed operations liability, contractual liability, and third-party property damage.
    c. Claims made or modified occurrence policy forms are not acceptable.
    d. Coverage form must be at least as broad as 2001 ISO Occurrence form CG 0001.

2. Umbrella or Excess Liability Insurance
    a. Limit no less than USD$1,000,000 per occurrence and in the aggregate.
    b. When used to increase basic limits of liability certificate of insurance must state that policy follows the form of the underlying Commercial General Liability, Employer' Liability and Commercial Auto Liability insurance.

3. Professional Liability
    a. Errors and Omissions liability coverage with a limit of no less than $1,000,000 per claim.
    b. The policy must include coverage for liability or financial loss arising out of an error or omission, or negligent act in the rendering of services provided by Consultant and its employees or agents.

All insurance policies provided shall include a waiver of subrogation in favor of Ocean Spray Cranberries, Inc. The Commercial General Liability and Umbrella/Excess Liability policies shall name Ocean Spray Cranberries, Inc. and its subsidiaries and their directors, officers and employees as additional insureds for the duration of this Agreement and such policies shall be endorsed as primary and non-contributory and not in excess of any other insurance coverage maintained by Ocean Spray Cranberries, Inc. Above shall be stated on the certificate of insurance provided before entering Ocean Spray Cranberries, Inc.'s premises or before services commence and annually, thereafter. At least thirty (30) days notification will be given prior to expiration or cancellation of the above-mentioned insurance.