

**APPENDIX B**  
**INSURANCE REQUIREMENTS**

Insurance Specifications  
For Users of  
The HB Playwrights Foundation / 124 Bank Street Theater

For individuals or groups using event liability insurance, HB requires the following insurance coverages:

- i. Commercial General Liability**
  - i. \$3,000,000 general aggregate
  - i. \$1,000,000 each occurrence
  - i. \$1,000,000 personal and advt. injury
  - i. \$3,000,000 products and completed operations
  - i. \$100,000 fire damage legal liability
  
- ii. Business Auto Liability (If Any Owned Vehicles)**
  
- iii. Workers Compensation and Employers Liability – Statutory Limit**
  
- iv. All Carriers should be:**
  - AM Best’s Rated A VII or better
  - New York State Licensed
  
- v. Any Sub-Contractors to carry limits as shown above**
  
- vi. Herbert Berghof Studio, Inc.  
HB Playwrights Foundation, Inc.  
To be included as Additional Insured**