

## Schedule “A”

### Vending Insurance Matrix

Type of Insurance	Food Service Vehicles	Bicycle Wagons	Stand Vendors	Newspaper Boxes	Artisan
<p><b>Commercial General Liability (CGL)</b></p> <p>Minimum limits: Two Million Dollars (\$2,000,000.</p> <p>Which shall include the following endorsements:</p> <ul style="list-style-type: none"> <li>• Products and Operations liability</li> <li>• Cross-liability/Severability of Interests</li> <li>• Sudden and Accidental Pollution **</li> <li>• Personal Injury</li> <li>• Bodily Injury and Property Damage</li> <li>• Tenants Legal Liability</li> <li>• Voluntary Medical Payments</li> <li>• Permission to use attached equipment/machinery</li> </ul>	Yes	Yes	Yes	Yes	No
<p><b>Automobile Liability</b> (including Owned &amp; Un-owned)</p> <p>Minimum limits: <b>Risk Type A:</b> Two Million Dollars (\$2,000,000.) <b>Risk Type B:</b> Five Million Dollars (\$5,000,000.)</p> <p>Which shall include the following endorsements:</p> <ul style="list-style-type: none"> <li>• Permission to use attached equipment/machinery not excluded</li> </ul>	<p><b>General Food Service:</b> <b>\$2,000,000.</b></p> <p><b>Special Events:</b> <b>\$5,000,000.</b></p> <p><b>Discussion would take place to determine applicable Insurance requirements</b></p>	No	No	No	No

\*\* Sudden and Accidental Pollution may not be available for those small Business policies. Discussion relative to type and size of exposure will be necessary.

- It is the responsibility of the Applicant, Signatory to the License or the License Holder to at their own cost, source and purchase the appropriate insurance

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- Such insurance shall be in a form and with Insurer (s) who are licensed to do business in Nova Scotia and who are reasonably acceptable to Halifax Regional Municipality
- All limits shown are “per occurrence” limits
- All amounts are in CDN \$
- Certificate of Insurance with Halifax Regional Municipality named on the policy as Additional Insured is to be provided at time of application. Updated Certificates of Insurance file shall provide thirty (30) days’ notice to HRM of policy cancellation or material change to Commercial General Liability policies. Fifteen (15) days’ notice is required for policy cancellation of material changes to an Automobile policy.
- Should the Applicant, Signatory to the License or License Holder fail to keep the appropriate insurance coverage valid and in force or otherwise fail to comply with the insurance requirements of this By Law, the License Administrator may suspend the license until such time the License Administrator receives proof of insurance. Permanent suspension of License will take place if insurance has not been reinstated within three (3) months of the date of suspension