

2025 Exhibitor Insurance Requirements



1. **GENERAL LIABILITY INSURANCE** *(per the venue: Sonoma County Fairgrounds)*
 - a. Commercial General Liability Insurance on a standard occurrence form, no less broad than ISO form CG 00 01.
 - b. Minimum Limits: \$1,000,000 per Occurrence; \$2,000,000 General Aggregate and Products/Completed Operations Aggregate.
 - c. Exhibitor shall disclose any deductible or self-insured retention in excess of \$25,000 and such deductible or self-insured retention must be approved in advance by County. Exhibitor is responsible for any deductible or self-insured retention.
 - d. Coverage shall be on a standard Occurrence form. Claims-Made or modified, limited or restricted occurrence forms are not acceptable without prior written consent from FAIR.
 - e. The insurance provided to the additional insured's shall apply on a primary and non-contributory basis with respect to any insurance or self-insurance program maintained by them.
 - f. The policy shall cover inter-insured suits between the additional insured's and the Exhibitors, and shall include a "separation of insured's" or "severability" clause which treats each insured separately.
 - g. **Required Evidence of Coverage:**
 - i. Copy of the additional insured endorsement or policy language granting additional insured status.
 - ii. Certificate of Insurance
2. **STANDARDS FOR INSURANCE COMPANIES**
 - a. Insurers shall have an A.M. Best's rating of at least A:VII.
3. **DOCUMENTATION**
 - a. The Certificate of Insurance must include the following references:
"North Coast Wine Industry Expo. December 3rd and December 4th, 2025" AND "The Sonoma County Fair and Exposition Inc., Harvest Fair Association of Sonoma County, the County of Sonoma, their officers, agents and employees shall be additional insured for liability arising out of Exhibitor's ongoing operations (ISO endorsement CG 20 26 or equivalent)."
 - b. All required Evidence of Coverage must be submitted prior to the execution of this Agreement, and all forms are required when submitting your booth registration forms.
 - c. Exhibitor shall provide immediate written notice if: (1) any of the required insurance policies is terminated; (2) the limits of any of the required policies are reduced; or (3) the deductible or self-insured retention is increased.
4. **MATERIAL BREACH**
 - a. If Licensee fails to maintain insurance coverage which is required pursuant to this Agreement, it shall be deemed a material breach of this Booth Registration Agreement.

Wine Industry Network & WIN Expo are no longer required to collect insurance documents from Exhibitors.

WIN Expo Exhibitors who sign this booth contract agree to carry insurance that meets the Sonoma County Fairground's requirements as indicated above, and also to hold the event producer, Wine Industry Network & WIN Expo, harmless. It is the Exhibiting Company's sole responsibility to provide coverage for all WIN Expo move-in and move-out dates and the exhibitor is solely responsible for any actions that occur within the purchased "booth space". As a result, exhibitors shall keep an original certificate of insurance coverage available at all times, and may be required to reproduce proper documentation in the event of an occurrence requiring proof of insurance coverage.