| αo                                                                                                                                         | THIS CERTIFICATE                                                                                                                 | Certificate C IS ISSUED AS A MATTER OF INFORMAT DOES NOT AMEND, EXTEND OR ALTER | TION ON                                                            | LY AND CONFERS NO         | O RIGHTS UPON THE C                              | ERTIFICATE HOI  | .DER.        |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------|--------------------------------------------------|-----------------|--------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-----------|---------------------------|---------------------------------------------------------|------------------------------------------|---------------------------------------|
| WESTLING INSURANCE ASSOCIATES  1010 E. UNION STREET  PASADENA, CA 91108-0824  (213) 681-7000 • (213) 440-9111  NAME AND ADDRESS OF INSURED |                                                                                                                                  |                                                                                 | COMPANY A Insurance Company of North America  COMPANY B  COMPANY C |                           |                                                  |                 |              |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            |                                                                                                                                  |                                                                                 |                                                                    |                           |                                                  |                 |              | Ambassador College/                           |                                                                                                                                         |                                                                                                          | COMPANY D |                           |                                                         |                                          |                                       |
|                                                                                                                                            |                                                                                                                                  |                                                                                 |                                                                    |                           |                                                  |                 |              | Worldwide Church of God 300 West Green Street |                                                                                                                                         |                                                                                                          | COMPANY   |                           |                                                         |                                          |                                       |
|                                                                                                                                            |                                                                                                                                  |                                                                                 |                                                                    |                           |                                                  |                 |              | This is to                                    | asadena, CA 91123 certify that policies of insurance list ontract or other document with respectusions and conditions of such policies. | ted below have been issued to the insured na<br>pect to which this certificate may be issued<br>olicies. | med show  | e and are in force at thi | s time. Notwithstanding a<br>forded by the policies des | ny requirement, to<br>cribed herein is s | erm or condition<br>ubject to all the |
| COMPANY                                                                                                                                    | TYPE OF INSURANCE                                                                                                                | POLICY NUMBER                                                                   |                                                                    | POLICY<br>EXPIRATION DATE | Limits of Liabi                                  | lity in Thousan | <del></del>  |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | GENERAL LIABILITY                                                                                                                |                                                                                 |                                                                    |                           |                                                  | OCCURRENCE      | AGGREGATE    |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
| A                                                                                                                                          | COMPREHENSIVE FORM                                                                                                               | GLPG0004249-3                                                                   |                                                                    | 9/1/86                    | BODILY INJURY                                    | \$              | 5            |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | PREMISES—OPERATIONS EXPLOSION AND COLLAPSE HAZARD                                                                                |                                                                                 |                                                                    |                           | PROPERTY DAMAGE                                  | s               | s            |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | UNDERGROUND HAZARD PRODUCTS/COMPLETED OPERATIONS HAZARD CONTRACTUAL INSURANCE BROAD FORM PROPERTY DAMAGE INDEPENDENT CONTRACTORS |                                                                                 |                                                                    |                           | BODILY INJURY AND<br>PROPERTY DAMAGE<br>COMBINED | 1,000           | 1,000        |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | PERSONAL INJURY                                                                                                                  |                                                                                 |                                                                    |                           | PERSONAL II                                      | NJURY           | 5            |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | AUTOMOBILE LIABILITY                                                                                                             |                                                                                 | -                                                                  |                           | BODILY INJURY<br>(EACH PERSON)                   | \$              | 7.7. A.      |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | COMPREHENSIVE FORM                                                                                                               |                                                                                 |                                                                    |                           | BODILY INJURY<br>(EACH ACCIDENT)                 | \$              |              |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | HIRED                                                                                                                            |                                                                                 |                                                                    |                           | PROPERTY DAMAGE                                  | 5               |              |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | L NON-OWNED                                                                                                                      |                                                                                 |                                                                    |                           | BODILY INJURY AND<br>PROPERTY DAMAGE<br>COMBINED | \$              | ,            |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | EXCESS LIABILITY  UMBRELLA FORM                                                                                                  |                                                                                 |                                                                    |                           | BODILY INJURY AND                                | _               |              |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | OTHER THAN UMBRELLA FORM                                                                                                         |                                                                                 |                                                                    |                           | PROPERTY DAMAGE<br>COMBINED                      | \$              | 5            |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | WORKERS' COMPENSATION                                                                                                            | <u> </u>                                                                        | <del></del>                                                        |                           | STATUTORY                                        |                 |              |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | EMPLOYERS' LIABILITY                                                                                                             |                                                                                 | ,                                                                  |                           | 149 <sup>7</sup> - 10 <sup>3</sup>               | \$              | (EACH ACCIDE |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |
|                                                                                                                                            | OTHER !                                                                                                                          |                                                                                 |                                                                    |                           | 1                                                |                 |              |                                               |                                                                                                                                         |                                                                                                          |           |                           |                                                         |                                          |                                       |

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES

Use of facilities, per agreement, for Church Services and Church-related activities from Sept. 29, 1985 through October 7, 1985. Escambia County is named as Additional Insured.

NAME AND ADDRESS OF CERTIFICATE HOLDER

Pensacola Civic Center P. O. Box 631 Pensacola, FL 32593 (Revised)

September 18, 1985

ACORD 25 (1-79)



# CERTIFICATE OF INSURANCE

# Request Form

| Certifica           | ate Holder:                                                               |
|---------------------|---------------------------------------------------------------------------|
| Address:            |                                                                           |
| -                   | Attn:                                                                     |
| Location            | (X if same as Certificate Holder)                                         |
| Name:               |                                                                           |
| Address:            |                                                                           |
|                     | of Use:                                                                   |
| Date(s)             | of Use:                                                                   |
| Mail to:            | Me, Certificate Holder                                                    |
|                     | Other                                                                     |
|                     | Address                                                                   |
| Automati            | c Renewal: Yes, No                                                        |
| Is ther<br>Addition | e special wording in the agreement or contract for an al Insured? Yes, No |
| Comments            | <u> </u>                                                                  |
| Date dal            | led into Pasadena                                                         |



# CERTIFICATE OF INSURANCE

# Request Form

| Certific            | ate Holder:                                                            | _             |
|---------------------|------------------------------------------------------------------------|---------------|
|                     |                                                                        | _             |
|                     | Attn:                                                                  | -             |
| Location            | (X if same as Certificate Holder)                                      |               |
| Name:               |                                                                        | _             |
|                     |                                                                        | <b></b>       |
|                     | of Use:                                                                | <b>-</b><br>- |
| Date(s)             | of Use:                                                                | _             |
| Mail to:            | Me, Certificate Holder                                                 |               |
|                     | Other                                                                  |               |
|                     | Address                                                                |               |
| Automati            | c Renewal: Yes, No                                                     |               |
| Is ther<br>Addition | e special wording in the agreement or contract for al Insured? Yes, No | an            |
| Comments            | •                                                                      | _             |
| Date cal            | led into Pasadena                                                      | <b></b>       |



Chris Anderson

Insurance

Indemnity and Insurance Clauses in Festival Contracts

As we discussed, below you will find what I consider to be fair and equitable wording relative to the assumption of liability in the contracts for our various festival locations:

Indemnity Clause:

"Lessee (the Church) agrees to indemnify and hold harmless Lessor from all loss, liability, claims or expense (including reasonable attorneys' fees) arising from bodily injury, including death or property damage to any person, caused, in whole or in part, by the negligence or misconduct of Lessee except to the extent same are caused by the negligence or misconduct of the Lessor."

#### Insurance Clause:

"Lessee agrees to purchase, at its sole cost, an insurance policy of comprehensive general liability for bodily injury and property damage in an amount of not less than one million (\$1,000,000) combined single limits and provide Lessor with a certificate of insurance evidencing such coverage upon request. Lessee agrees to name Lessor as an additional insured to the extent lessor is indemnified pursuant to paragraph? (Indemnity), hereof."

The foregoing is a rational and fair approach to the matter at hand. For the Church to be forced to assume any liability beyond this is unfair and unreasonable as well as an unrealistic expectation on the part of any lessor under the present liability crisis.

In communicating this to the various convention and/or Chamber of Commerce representatives, it should be stressed that the Church is most willing to accept liability for which it is, in whole or in part, responsible. However, the Church expects the respective conventions to assume liability which is rightfully theirs.



#### ADDITIONAL INSURED

- A) Use of facilities, per agreement, for Church Services and Church-related activities from September 29, 1985 through October 7, 1985. The City of Sacramento, County of Sacramento, Sacramento Community Authority, Sacramento Convention and Visitor's Bureau, their officers, employees and agents, are named as Additional Insured.
- B) Use of various school facilities within the district for Y.O.U. and Church activities-September 1, 1985 to September 1, 1986. Chico Unified School District is named as Additional Insured.
- C) Canoe trips on Jenk's Lake, Barton Flats, as contracted. Barton Flats Camping Association and U.S. Forest Service are named as Additional Insured.



# CERTIFICATE OF INSURANCE

# Request Form

| Certific | ate Holder:                                                                 |
|----------|-----------------------------------------------------------------------------|
| Address: |                                                                             |
|          | Attn:                                                                       |
| Location | (X if same as Certificate Holder)                                           |
| Name:    |                                                                             |
| Address: |                                                                             |
|          | of Use:                                                                     |
| Date(s)  | of Use:                                                                     |
| Mail to  | : Me, Certificate Holder                                                    |
|          | Other                                                                       |
|          | Address                                                                     |
| Automat  | ic Renewal: Yes, No                                                         |
| Is the   | re special wording in the agreement or contract for an nal Insured? Yes, No |
| Comment  | 5 <b>:</b>                                                                  |
|          | lled into Pagadena                                                          |

