

ACORD 1.		CERTIFICATE OF LIABILITY INSURANCE			DATE		
PRODUCER Insurance Company Name Fax: (212) 555-6100 Insurance Company Address 1 Insurance Company Address 2 Attn: Agent Name (212) 555-6102 ext. 1234		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER, THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. <div style="text-align: center; border: 1px solid black; padding: 5px; margin: 5px 0;">INSUREERS AFFORDING COVERAGE</div>					
INSURED 2. Exhibiting Company Name Exhibiting Company Address 1 Exhibiting Company Address 2 Attn: Exhibiting Company Contact Name Phone: (212) 555-5349 Fax: (212) 555-9819		INSURER A: Hartford Insurance Company of Illinois INSURER B: Aetna Casualty & Surety Company INSURER C: Travelers Insurance Company INSURER D: Royal Insurance Company INSURER E:					
COVERAGES							
3. THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OF CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR LTR	4. TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE 7. (MM/DD/YY)	POLICY EXPIRATION DATE 8. (MM/DD/YY)	9. LIMITS		
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> _____ <input type="checkbox"/> _____ GENERAL AGGREGATE LIMIT APPLIES PER <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	000P98298-A11	01/01/26	01/01/27	EACH OCCURRENCE	\$1,000,000	
					FIRE DAMAGE (Any one fire)	\$ 50,000	
					MED EXP (Any one person)	\$ 5,000	
					PERSONAL & ADV INJURY	\$1,000,000	
					GENERAL AGGREGATE	\$2,000,000	
B	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> _____ <input type="checkbox"/> _____	SKLS-029499S	01/01/26	01/01/27	COMBINED SINGLE LIMIT	\$1,000,000	
					(Each accident)		
					BODILY INJURY	\$	
					(Per person)		
					BODILY INJURY	\$	
C	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> _____	XL1234567	01/01/26	01/01/27	PROPERTY DAMAGE	\$	
					(Per accident)		
					AUTO ONLY-EA ACCIDENT		
					OTHER THAN	\$	
					AUTO ONLY:	\$	
A	UMBRELLA/EXCESS LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$	A4145-SS-PJ37	01/01/26	01/01/27	EACH OCCURRENCE	\$1,000,000	
					AGGREGATE	\$1,000,000	
						\$	
						\$	
						\$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	A4145-SS-PJ37	01/01/26	01/01/27	X	WC STATU- ORY LIMITS	OTHER
					E.L. EACH ACCIDENT	\$1,000,000	
					E.L. DISEASE-EA EMPLOYEE	\$1,000,000	
					E.L. DISEASE -POLICY LIMIT	\$1,000,000	
D	OTHER				Each Occurrence & Aggregate		
5. DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS Emerald (Show Management), Overland Expo (Show), and Oak Ridge Farm, Oak Ridge Estate, Oak Ridge Racing Associates, JoAnn Nesson, Heather Goodwin and Reagan Thompson as named additional insureds. Oak Ridge Estates, 2300 Oak Ridge Road, Arrington, VA 22971 are hereby named as additional insured, except for Workers' Compensation. The insurance provided for the benefit of Emerald, shall be primary insurance as respects any claim, loss, or liability, arising out of the Named Insured's operations for which the Named Insured is liable. Any other insurance maintained by Emerald shall be excess and non-contributory. Show date(s) are: October 23-25, 2026.							
CERTIFICATE HOLDER		X	ADDITIONAL INSURED; INSURER LETTER: <u>X</u>		CANCELLATION		
6. Emerald / Overland Expo 31910 Del Obispo #200 San Juan Capistrano, CA 92675			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OF REPRESENTATIONS AUTHORIZED REPRESENTATIVE <div style="text-align: center; margin-top: 10px;"> 10. </div>				

1. PRODUCER: Name, address and phone number of insurance carrier.
2. INSURED: Company name, address, phone number and booth number of company insured.
3. COVERAGES: Coverage must be provided for Comprehensive General Liability, Automotive Liability (if applicable), and Workmen's Compensation, complete with policy numbers, effective dates of Coverage and limits of coverage.
4. FORM OF COVERAGE: Must be "occurrence" form of coverage.
5. NAME OF ADDITIONAL INSURED: Emerald (Show Management), Overland Expo (Show) and Oak Ridge Estate (Facility) as additional insureds on a primary and non-contributory basis. Show dates are October 23-25, 2026.
6. CERTIFICATE HOLDER: Emerald – Overland Expo, 31910 Del Obispo #200, San Juan Capistrano, CA 92675, Attn: Emily Boden
7. POLICY EFFECTIVE DATE: Must be prior to or coincidental with the first day of Exhibitor Move-In.
8. POLICY EXPIRATION DATE: Must be on or after the last day of Exhibitor Move-Out.
9. LIMITS OF INSURANCE: Must be the same or greater than required by contract. See Insurance Requirements.
10. AUTHORIZED REPRESENTATIVE: Must be signed (not stamped) by an authorized representative of Producer.