

Insurance Requirements

Risk Category	Total Minimum Coverage	Limits of Liability	
Low	\$1m	\$1m	Each Occurrence
		\$1m	General Aggregate
		-	Excess Liability
Intermediate	\$2m	\$1m	Each Occurrence
		\$2m	General Aggregate
		\$1m	Excess Liability
Medium	\$4m	\$1m	Each Occurrence
		\$2m	General Aggregate
		\$3m	Excess Liability
High	\$10m	\$1m	Each Occurrence
		\$2m	General Aggregate
		\$9m	Excess Liability

In all circumstances, the Vendor or Contractor must meet the minimum of one million dollars (\$1,000,000) per occurrence for combined Liability limits.

Worker's Compensation Automobile, and Liquor Liability Limit Requirements

Required Additional Insured(s):**

TGA Capital Gateway, LLC
 LPC Commercial Services, LLC.
 6700 Rockledge Drive, Ste., C-1
 Bethesda, Md. 20817

**If the vendor provides a blanket additional endorsement, Teachers Insurance and Annuity Association of America (TIAA) and/or the TIAA ownership entity will no longer be required to be named as additionally insured.

Certificate Holder:

TGA Capital Gateway, LLC
 c/o LPC Commercial Services, LLC.
 6700 Rockledge Drive, Ste., C-1
 Bethesda, Md. 20817

All vendors and contractors are required to cover the statutory minimum of Worker's Compensation insurance. In states where Worker's Compensation insurance is required, but there is no statutory minimum, the vendor must have at least \$500,000 per accident/disease with a minimum policy limit of \$500,000. If the statutory requirement of the state is that no Worker's Compensation insurance is required, the vendor is not required to have any.

All vendors and contractors who, as a part of doing business involving a TIAA-CREF property, drive motor vehicles onto the property must have a minimum of one million dollars in Automobile Liability Insurance.

All Vendors with food and/or beverage services that sell alcoholic beverages, a liquor liability policy of \$1,000,000 is required; if the tenant is serving alcoholic beverages, but not in the business of serving, a host liquor endorsement should be requested.