2014

Whole Foods Market Insurance Guidelines

Prepared by the Global Risk Team
globalcertificatesupport@wholefoods.com
# Global Supplier Insurance Guidelines

A Global Supplier is one who provides products/services to all WFM regions including Canada and UK and/or a supplier who has executed a Global contract with WFM.

<table>
<thead>
<tr>
<th>Type of Insurance Coverage</th>
<th>Limits of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability Insurance, including coverage for Bodily Injury (including wrongful death) and Property Damage for all premises, Products/Completed Operations, Personal/Advertising Injury and Contractual Liability: <strong>Required</strong></td>
<td>$1,000,000 Per Occurrence and $2,000,000 General Aggregate $2,000,000 Products/Completed Operations Aggregate $1,000,000 Per Occurrence Personal/Advertising Injury</td>
</tr>
<tr>
<td>Automobile Liability - Combined Single Limit for Bodily Injury /Property Damage: <strong>Required if supplier operates a vehicle on WFM premises.</strong></td>
<td>$1,000,000 Per Occurrence</td>
</tr>
<tr>
<td>Employer’s Liability: <strong>Required if supplier or their employees will work on WFM premises, including doing product demonstrations.</strong></td>
<td>$1,000,000 for Each Accident or Disease</td>
</tr>
<tr>
<td>Workers’ Compensation: <strong>Required if supplier or their employees will work on WFM premises, including doing product demonstrations.</strong></td>
<td>Statutory Limits (if state has no statutory limits then $1,000,000)</td>
</tr>
<tr>
<td>Non – Subscribers (Texas only)</td>
<td>$1,000,000 Employer’s Indemnity Each Accident or Disease</td>
</tr>
<tr>
<td>Umbrella/Excess Liability: <strong>Required</strong></td>
<td>$5,000,000 Per Occurrence</td>
</tr>
</tbody>
</table>

**Additional Insurance Requirements**

1. **Whole Foods Market Inc. and its subsidiaries** must be named as Additional Insured on supplier’s Commercial General Liability policy and Umbrella/Excess Liability policy.
2. **CG 2015 – Additional Insured Vendor endorsement or equivalent policy language** must be attached to the Commercial General Liability policy. A copy of the endorsement or policy language must be submitted with the Certificate of Insurance.
3. **Supplier’s insurance** shall be from an insurance company rated by AM Best as a Class VII or larger with a Financial Strength rating of no less than A-.
4. **Certificate of Insurance** shall provide that **Whole Foods Market Inc. and its subsidiaries** shall be given notice of cancellation or material change in coverage in accordance with policy provisions.
5. **Certificate Holder must read:**

Whole Foods Market Inc. and its subsidiaries  
550 Bowie St.  
Austin, TX  78703
### Whole Foods Market Insurance Guidelines

#### REGIONAL/LOCAL SUPPLIER INSURANCE GUIDELINES

Whole Foods Market profiles local product as: low risk, standard risk, high risk or specialty. 

*See page 5 for a sample list of products and corresponding risk categories.*

Insurance requirements for each risk category:

<table>
<thead>
<tr>
<th>Type of Insurance Coverage</th>
<th>Low Risk</th>
<th>Standard Risk</th>
<th>High Risk</th>
<th>Specialty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability Insurance, including coverage for Bodily Injury (including wrongful death) and Property Damage for all premises, Products/Completed Operations, Personal/Advertising Injury and Contractual Liability: <strong>Required</strong></td>
<td>$500,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
</tr>
<tr>
<td></td>
<td>$500,000 General Aggregate</td>
<td>$2,000,000 General Aggregate</td>
<td>$2,000,000 General Aggregate</td>
<td>$2,000,000 General Aggregate</td>
</tr>
<tr>
<td></td>
<td>$500,000 Products/Completed Operations Aggregate</td>
<td>$1,000,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
</tr>
<tr>
<td></td>
<td>Personal/Advertising Injury</td>
<td>Personal/Advertising Injury</td>
<td>Personal/Advertising Injury</td>
<td>Personal/Advertising Injury</td>
</tr>
<tr>
<td>Automobile Liability - Combined Single Limit for Bodily Injury /Property Damage: <strong>Required if supplier operates a vehicle on WFM premises.</strong></td>
<td>$500,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
<td>$1,000,000 Per Occurrence</td>
</tr>
<tr>
<td>Employer’s Liability: <strong>Required if supplier or their employees will work on WFM premises, including while doing product demonstrations.</strong></td>
<td>$1,000,000 for Each Accident or Disease</td>
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<td>$1,000,000 for Each Accident or Disease</td>
</tr>
<tr>
<td>Workers’ Compensation: <strong>Required if supplier or their employees will work on WFM premises, including while doing product demonstrations.</strong></td>
<td>Statutory Limits (if state has no statutory limits, $1,000,000)</td>
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</tr>
<tr>
<td>Non – Subscribers (Texas only)</td>
<td>$1,000,000 Employer’s Indemnity Each Accident or Disease</td>
<td>$1,000,000 Employer’s Indemnity Each Accident or Disease</td>
<td>$1,000,000 Employer’s Indemnity Each Accident or Disease</td>
<td>$1,000,000 Employer’s Indemnity Each Accident or Disease</td>
</tr>
<tr>
<td>Umbrella/Excess Liability</td>
<td>N/A</td>
<td>N/A</td>
<td>$2,000,000 Per Occurrence</td>
<td>$5,000,000 Per Occurrence</td>
</tr>
</tbody>
</table>

#### Additional Insurance Requirements

1. Whole Foods Market Inc. and its subsidiaries must be named as Additional Insured on supplier’s Commercial General Liability policy and Umbrella/Excess Liability policy.
2. CG 2015 – Additional Insured Vendor endorsement or equivalent policy language must be attached to the Commercial General Liability policy. A copy of the endorsement or policy language must be submitted with the Certificate of Insurance.
3. Supplier’s insurance shall be from an insurance company rated by AM Best as a Class VII or larger with a Financial Strength rating of no less than A-.
4. Certificate of Insurance shall provide that Whole Foods Market Inc. and its subsidiaries shall be given notice of cancellation or material change in coverage in accordance with policy provisions.
5. Certificate Holder must read: Whole Foods Market Inc. and its subsidiaries; 550 Bowie St., Austin, TX 78703
### DEMONSTRATION CONTRACTORS AND SINGLE STORE SERVICE PROVIDERS INSURANCE REQUIREMENTS

<table>
<thead>
<tr>
<th>Type of Insurance Coverage</th>
<th>Limits of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability Insurance, including coverage for Bodily Injury (including wrongful death) and Property Damage for all premises, Products/ Completed Operations, Personal /Advertising Injury and Contractual Liability: <em>Required</em></td>
<td>$1,000,000 Per Occurrence and $2,000,000 General Aggregate $2,000,000 Products/Completed Operations Aggregate $1,000,000 Per Occurrence-Personal/Advertising Injury</td>
</tr>
<tr>
<td>Employer’s Liability: <em>Required if supplier or their employees will work on WFM premises, including doing product demonstrations.</em></td>
<td>$1,000,000 for Each Accident or Disease</td>
</tr>
<tr>
<td>Workers’ Compensation: <em>Required if supplier or their employees will work on WFM premises, including doing product demonstrations</em></td>
<td>Statutory Limits (if state has no statutory limits, $1,000,000)</td>
</tr>
<tr>
<td>Non – Subscribers ( Texas only)</td>
<td>$1,000,000 Employer’s Indemnity each accident or disease</td>
</tr>
<tr>
<td>Automobile Liability - Combined Single Limit for Bodily Injury /Property Damage: <em>Required if supplier operates a vehicle on WFM premises.</em></td>
<td>$1,000,000 Per Occurrence</td>
</tr>
</tbody>
</table>

**Additional Insurance Requirements**

1. **Whole Foods Market Inc. and its subsidiaries** must be named as Additional Insured on supplier’s Commercial General Liability policy and Umbrella/Excess Liability policy.
2. **CG 2015 – Additional Insured Vendor endorsement or equivalent policy language** must be attached to the Commercial General Liability policy. A copy of the endorsement or policy language must be submitted with the Certificate of Insurance.
3. **Supplier’s insurance** shall be from an insurance company rated by AM Best as a Class VII or larger with a Financial Strength rating of no less than A-.
4. **Certificate of Insurance** shall provide that **Whole Foods Market Inc. and its subsidiaries** shall be given notice of cancellation or material change in coverage in accordance with policy provisions.
5. **Certificate Holder must read:**

   Whole Foods Market Inc. and its subsidiaries  
   550 Bowie St.  
   Austin, TX  78703
### Whole Foods Market Insurance Guidelines

#### REGIONAL SERVICE PROVIDERS INSURANCE REQUIREMENTS (excluding Global Providers)

<table>
<thead>
<tr>
<th>Type of Insurance Coverage</th>
<th>Limits of Liability</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability Insurance - including coverage for Bodily Injury (including wrongful death) and Property Damage for all premises, Products/Completed Operations, Personal/Advertising Injury and Contractual Liability: Required</td>
<td>$1,000,000 Per Occurrence $2,000,000 General Aggregate $2,000,000 Products/Completed Operations Aggregate $1,000,000 Personal &amp; Advertising Injury</td>
<td>Protects <strong>WFM</strong> against a provider’s acts or omissions (i.e. negligence) Products/Completed Operations is the MOST important part because it protects from Bodily Injury arising from the provider’s work. Additional Insured endorsements CG 2010 and CG 2037 must be attached to the policy.</td>
</tr>
<tr>
<td>Automobile Liability - Combined Single Limit for Bodily Injury/Property Damage: Required</td>
<td>$1,000,000 per occurrence</td>
<td>Protects <strong>WFM</strong> from injuries that occur to others while their vehicle is on <strong>WFM</strong> premises, including loading and unloading of product.</td>
</tr>
<tr>
<td>Professional Errors and Omissions Liability (Only required for professional service providers. A professional service provider is defined as one that gives advice - for example, a physician, lawyer, architect or accountant.)</td>
<td>$2,000,000 per occurrence</td>
<td>Protects <strong>WFM</strong> from a professional’s negligence (i.e. bad advice)</td>
</tr>
<tr>
<td>Employer’s Liability: Required</td>
<td>$1,000,000 for Each Accident or Disease (with a per incident or aggregate annual deductible of $5,000 or less)</td>
<td>Ensures that the provider is covered if they are sued as a result of their employee being injured while working on WFM premises in the course and scope of their employment.</td>
</tr>
<tr>
<td>Worker's Compensation</td>
<td>Statutory Limits (if state has no statutory limits, $1,000,000)</td>
<td>Protects <strong>WFM</strong> if a provider’s employee is injured while working.</td>
</tr>
<tr>
<td>Non — Subscribers (Texas only)</td>
<td>$1,000,000 Employers Indemnity, Each Accident or Disease.</td>
<td></td>
</tr>
</tbody>
</table>

**Additional Insurance Requirements**

1. **Whole Foods Market Inc. and its subsidiaries** must be named as Additional Insured on provider’s Commercial General Liability policy.
2. **Endorsements CG 2010 – Additional Insured Owners, Lessees or Contractors and CG 2037 – Additional Insured Owners, Lessees or Contractors – Completed Operations** must be attached to the Commercial General Liability policy. A copy of the endorsements must be submitted with the **Certificate of Insurance**.
3. **Supplier’s insurance** shall be from an insurance company rated by AM Best as a Class VII or larger with a Financial Strength rating of no less than A-.
4. **Certificate of Insurance** shall disclose any self-insured retention
5. **Certificate of Insurance** shall provide that **Whole Foods Market Inc. and its subsidiaries** shall be given notice of cancellation or material change in coverage in accordance with policy provisions.
6. **Certificate Holder** must read: Whole Foods Market Inc. and its subsidiaries, 550 Bowie St., Austin, TX 78703
<table>
<thead>
<tr>
<th>Product types</th>
<th>Low Risk</th>
<th>Standard Risk</th>
<th>High Risk</th>
<th>Specialty</th>
</tr>
</thead>
<tbody>
<tr>
<td>(this list is only meant to provide a representative sampling of product types)</td>
<td>Fresh produce packaged to industry standard – unprocessed (not wild harvest)</td>
<td>Baby clothes</td>
<td>Fresh Prepared Foods</td>
<td>Nutraceutical products</td>
</tr>
<tr>
<td></td>
<td>Locally made candles</td>
<td>Baby “Slings”</td>
<td>Food prepared and packaged in a home or rented kitchen</td>
<td>Baby food and food for small children</td>
</tr>
<tr>
<td></td>
<td>Hair products – combs, etc.</td>
<td>Children’s pajamas – with flame retardant</td>
<td>Fresh Dairy products requiring continuous refrigeration and monitoring</td>
<td>Fresh produce processed - sprouts, bag salads, cut fruit, meal solutions, cut/diced vegetables, &amp; fresh juices</td>
</tr>
<tr>
<td></td>
<td>Locally made clothing items</td>
<td>All fresh berries, wild harvested and farm raised</td>
<td>Seafood – smoked</td>
<td>Wild harvest mushrooms</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Melons, white mushrooms, spinach</td>
<td>Seafood burgers</td>
<td>Product not delivered in a refrigerated vehicle</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Produce packaged</td>
<td>Wild Mollusks</td>
<td>Produce packaged</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Packaged unprocessed, dried products</td>
<td>Fresh unprocessed produce packed in a facility that also houses domestic farm animals</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Shelf stable processed products</td>
<td>Fresh Dairy products</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Product packed in an open air environment.</td>
<td>All specialty cheese</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fresh Seafood</td>
<td>Children’s pajamas – no flame retardant</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Protein Bars</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Body care/soap products</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>