



PHILIP MORRIS

MANAGEMENT CORP.

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October 15, 1991

Ms. Kathleen A. Ring
Attorney
Leo Burnett Company, Inc.
35 West Wacker Drive
Chicago, IL 60601

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312-220-5959

RE: Insurance Wording

Dear Kathy:

To assist you in drafting contracts for upcoming sweepstakes, Jerry Luttrell requested I send to you our standard insurance requirement that we attempt to include in all contracts.

We use the paragraph below as a template and tailor it to the specific needs of the contract or limitations of the contracting party. General liability limits of \$5,000,000 can be negotiated lower, but to no less than \$1,000,000, if the contracting party is small and a higher limit is unreasonable. As most of the vendors I suspect are small, \$1,000,000 will likely become the standard.

Insurance. Within ten (10) days of execution of this agreement, _____, at its own expense, shall provide to PM certificates of insurance issued by insurers acceptable to PM evidencing coverage for:

(i) comprehensive general liability including advertisers, errors and omissions, and contractual liability with a combined single limit of no less than \$5,000,000 per occurrence for bodily injury, including personal injury, and property damage.

(ii) statutory workers' compensation coverage meeting all state and local requirements including coverage for employers' liability with limits of no less than \$500,000.

(iii) fidelity insurance covering acts of the employees for no less than \$_____.

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