



Professional Service Firms – Insurance Requirements

The Kroger Co. and/or Kroger’s affiliates and subsidiaries may require higher insurance coverage limits and/or different coverages for certain product and service providers.

Coverage provided by Insurance Carriers rated A- or higher by A.M. Best

The following wording must be included in the Description of Operations box on all Certificates:

- > “The Kroger Co. and its subsidiaries, affiliates, directors, officers, agents and employees are Additional Insureds with respect to General Liability and Auto Liability”
- > “All insurance policies (excluding Workers’ Compensation) are Primary and Non-Contributory to any other insurance owned, secured or in place by The Kroger Co.”
- > “A Waiver of Subrogation in favor of The Kroger Co. applies to all coverages (excluding Professional Liability) evidenced on the Certificate of Insurance”

Certificate Holder Name and Address:  
The Kroger Co. and Kroger’s affiliates and subsidiaries  
C/o The Kroger Co.  
1014 Vine Street  
Cincinnati, OH 45202

General Liability

Commercial General Liability	Yes
Occurrence Basis	Yes
Product Liability / Completed Operations	Yes
Each Occurrence	\$2,000,000

Professional Liability Coverage / Errors and Omissions Insurance

Per Claim	\$2,000,000
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Auto Liability (for any supplier whose employees or agents will be driving onto any premise owned or leased by The Kroger Co. or making delivery on behalf of The Kroger Co.)

Any Auto	Yes
Combined Single Limit	\$1,000,000

Workers Compensation

Statutory Limits	Yes
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Employers Liability

Each Accident	\$1,000,000
Disease Policy Limit	\$1,000,000
Disease Each Employee	\$1,000,000

Note: a) Required minimum coverage limits can be achieved through a combination of Primary & Excess Liability coverage. Excess coverage must “drop down” for exhausted underlying aggregate limits of liability coverage. b) In certain instances, “Claims Made” policies may be acceptable with automatic tail coverage of 5 years.

Self-funding or self-insurance of liability, other than workers’ compensation and/or automobile liability is allowed, so long as Supplier or Supplier’s Parent maintains a net worth of at least \$100,000,000.

Please upload your certificate of insurance onto your vendor record within Kroger’s Supplier Hub. If you have questions about Kroger’s Supplier Hub, please contact Supplier Engagement Team at 1-844-277-6165.