



Insurance Requirements – Staffing Drivers

The Kroger Co. and/or Kroger’s affiliates and subsidiaries (“Kroger”) 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

<p>The following wording must be included in the Description of Operations box on all Certificates:</p> <ul style="list-style-type: none"> > “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” 	<p>Certificate Holder Address: The Kroger Co. and Kroger’s affiliates and subsidiaries Attn: The Kroger Co. 1014 Vine Street Cincinnati, OH 45202</p>
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General Liability

Commercial General Liability	Yes
Occurrence Basis	Yes
Product Liability / Completed Operations	\$5,000,000
Each Occurrence	\$5,000,000 *Important!! This limit must be met. Use of Excess or Umbrella Limits above General Liability is acceptable, if such limits assist in meeting the \$5,000,000 Each Occurrence Limit.

Auto Liability

Any Auto	Yes
Combined Single Limit (Bodily injury and property)	\$5,000,000 *Important!! This limit must be met. Use of Excess or Umbrella Limits above Auto Liability is acceptable, if such limits assist in meeting the \$5,000,000 Combined Single Limit.

Cargo

Per Occurrence	\$100,000
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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.

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.

Last Revision: January 24, 2023