EXHIBIT B

RIT INSURANCE REQUIREMENTS FOR CONTRACTING PARTY

I. Contracting Party shall maintain, at its expense, the following insurance coverage to meet its obligations under this Agreement:

A. **Commercial General Liability.** Contracting Party must have Commercial General Liability written on an occurrence basis with minimum limits of $1,000,000 for each occurrence/$2,000,000 aggregate. In the following situations, the general liability coverage must also include:
   - **Sexual Molestation Coverage.** If the Contracting Party’s event involves participants who are minors or vulnerable adults then **Sexual Molestation coverage** is required. This coverage should be noted on the certificate of insurance under comments.
   - **Athletic Participation.** If the Contracting Party’s event involves athletic participation then such participation cannot be excluded on the policy. This coverage should be noted on the certificate of insurance. This coverage must include bodily injury to any person(s) while practicing or participating in any sport or athletic event/contest/event or exhibition sponsored by the Contracting Party.

B. **Auto liability:** (including owned, non-owned, and hired vehicles) $1,000,000 combined single limit.

C. **Excess Liability:** N/A

D. **Worker’s Compensation and Employers Liability:** Statutory NYS Coverage.

II. RIT shall be named as an **additional insured** on liability policies as referenced in Paragraph 6 (Insurance) in the attached Agreement, with respect to the obligations, indemnifications, and liabilities of the Contracting Party.

III. The limit and coverage requirements set forth herein are to be considered the minimum requirements and in no way limit the liability of the Contracting Party. This insurance shall be written in a company licensed to do business in New York State and each policy shall provide for notification to RIT at least thirty (30) days prior to termination, material change or restrictive amendment. The insurance companies issuing the policies shall have no recourse against RIT for payments of any premiums or for any assessments under any form or policy.

These requirements shall be primary insurance ahead of any insurance carried by RIT.

The Contracting Party shall furnish to RIT a Certificate of Insurance evidencing the required coverage no less than ten (10) business days prior to the start of the event. This Certificate shall be updated thereafter as policy periods expire.

IV. RIT may cancel the event if the insurance requirements are not met to RIT’s sole discretion and satisfaction.