

FINAL

Schnuck Markets, Inc. Insurance Requirements

For all Suppliers providing goods or services to Schnuck Markets, Inc. shall procure in full force and effect the following insurance in the amount and condition set forth:

Workers Compensation/Employer's Liability insurance, for any Supplier whose employees will be entering a Schnuck Markets, Inc. premises, with statutory limits, or \$1,000,000 if no statutory requirement, and \$1,000,000 in employer's liability coverage. Such insurance shall contain a waiver of subrogation in favor of Schnuck Markets, Inc., where permitted by law.

Automobile Liability insurance, for any Supplier whose employees or agents will be driving on a Schnuck Markets, Inc. premises or making delivery to a Schnuck Markets, Inc. premises, with minimum limits of \$1,000,000 per occurrence. Such insurance shall contain a waiver of subrogation in favor of Schnuck Markets, Inc., where permitted by law, and name Schnuck Markets, Inc. as additional insured.

Commercial General Liability insurance, including Personal and Advertising Injury, Products/Completed Operations, Medical Payments, Bodily Injury, and Property Damage, with minimum limits as set forth in the Supplier Limit of Liability Insurance Matrix. Such insurance shall (1) contain coverage for Contractual Liability, (2) contain a waiver of subrogation in favor of Schnuck Markets, Inc. , where permitted by law, (3) provide that such insurance is primary, non-contributory, and not excess coverage, and (4) name Schnuck Markets, Inc. as additional insured.

Umbrella/Excess Liability insurance is acceptable to meet the above defined requirements. Supplier shall cause each insurance company to provide the insurance on an umbrella basis in excess over and no less broad than the liability coverages required herein (including as to Company's additional insured status), with the same inception and expiration dates as Commercial General Liability insurance, and with coverage that "drops down" for exhausted underlying aggregate limits of liability coverage.

Schnuck Markets, Inc. reserves the right to require additional insurance coverage types and limits.

Each insurance policy shall be issued by a company with an AM Best Financial Strength Rating of B+ or better and AM Best Financial Size Category Rating of VII or better,

Supplier must provide current Certificates of Insurance with the insurance requirements above (i) during Supplier's initial submission as part of the on-boarding process (ii) at any time upon request of Schnuck Markets, Inc., and (iii) not less than 5 days after expiration of any policy required above.

A complete copy of the policy must be provided to Schnuck Markets, Inc. upon request.

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Each Certificate of Insurance shall:

- Show Supplier as the Named Insured
- Provide information as is standard on the ACORD 25 Certificate of Liability Insurance
- List Supplier's vendor number.
- Show the self-insured retention (SIR) of each policy required.

Show the following as Certificate Holder and Additional Insured (as applicable)

Schnuck Markets, Inc.

11420 Lackland Road

St. Louis, MO 63146

Attn: Risk Management Department

- If the certificate of insurance does not comply with the requirements, a delay will occur in processing the agreement until compliance is met. Failure to maintain insurance coverage for an active vendor number may result in an inactivation of the account. Orders and payments may be withheld until the certificate of insurance has been received and approved by Schnuck Markets, Inc.

- Supplier or Supplier's Parental Guarantor may self-fund or self-insure if they maintain a net worth of at least \$100,000,000

As evidence of Supplier's decision to self-insure, Supplier shall provide a letter on Supplier's letterhead, signed by an officer of the Supplier (and by an officer of the Parental Guarantor, if applicable), attesting to its decision to self-insure, accompanied by fully independently audited financial statements with no negative footnotes from the auditor.

Self-insurance under workers' compensation and/or automobile liability financial responsibility statutes (Qualified Self-Insurance) is also permitted, so long as a copy of the certificate of authority to self-insure, issued by the relevant government agency is provided.

- Supplier shall maintain a contact in the United States to be reached during normal business hours for customer claims.

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Supplier Limit of Liability Insurance Matrix

The general liability limit of liability required is dependent on the nature of the product being sold or the service being provided to Schnuck Markets, Inc.

If you do not see your Supplier Classification, please contact the Schnuck Markets, Inc. Risk Management Department. If Supplier is selling products in multiple categories, evidence of coverage must meet the minimum requirements of the highest categorized product being sold.

Schnuck Markets, Inc. reserves the right to require additional insurance coverage types and limits.

Any issues with the insurance requirements shall be directed to the Risk Management Department via email at tjprice@schnucks.com.

Supplier Classification / Insurance Category

CATEGORY 1

Contractor – Independent: Other
Other (advertising, voiceover work, consulting)

CATEGORY II

Not For Retail: Supplies (Office type)
Not for Resale – Services

CATEGORY III

Bakery Plant – Primary Manufacturer
Bakery Plant – Broker / Distributor
General Merchandise (U.S. Sourced or U.S. Broker)
Food Products / Beverage – Primary Manufacturer: Center Store Items
Food Products / Beverage – Broker/Distributor: Center Store Items
Contractor – SMI Bakery Plant
Contractor – SMI Warehouses

CATEGORY IV

Contractor –Independent: Maintenance Contractor
Contractor – Independent: Construction Contractor
Contractor – Independent: Security Company
Not For Resale: Equipment
General Merchandise – Broker /Distributor: Imported
Pharmacy (For Resale Only)

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CATEGORY V

Produce – Primary Manufacturer

Produce – Broker / Distributor

Food Products / Beverage – Primary Manufacturer: Meat, Seafood, Dairy.

Food Products / Beverage – Broker/Distributor: Meat, Seafood, Dairy

General Merchandise – Propane tank, gas grill, heater, cooking burner

CATEGORY	LIABILITY COVERAGE AMOUNT (In U.S. Dollars)	Umbrella (Option)
I	\$1,000,000 Each Occurrence; \$1,000,000 Product Liability; \$2,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage
II	\$2,000,000 Each Occurrence; \$2,000,000 Product Liability; \$4,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage
III	\$5,000,000 Each Occurrence; \$5,000,000 Product Liability; \$10,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage
IV	\$10,000,000 Each Occurrence; \$10,000,000 Product Liability; \$20,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage
V	\$20,000,000 Each Occurrence; \$20,000,000 Product Liability; \$40,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage