

## Insurance Requirements

### 1. Insurance

Vendor's furnishing services or products to Rush Enterprises, Inc. or any of its subsidiary companies must provide Rush Enterprises with evidence of the following minimum insurance requirements. In no way do these minimum requirements limit the liability assumed under this agreement. Vendor shall, at their sole expense, maintain the following insurance:

- A. **Commercial General Liability** insurance covering vendor's operations and premises, including Personal and Advertising Injury, Products and Completed Operations, Medical Payments, Contractual Liability, Bodily Injury and Property Damage, when vendor provides a product or a service under this agreement.
- B. **Workers Compensation** insurance, for any vendor whose employees will be entering Company's premises or operating Company's vehicles, with statutory limits, as required by law.
- C. **Commercial Automobile Liability** insurance covering all owned, hired and non-owned vehicles, when any motor vehicles are used in connection with work to be performed.
- D. **Garagekeepers Liability** insurance, when services provided under this agreement include vendor taking a Rush's vehicle into their care, custody, or possession. Garagekeepers Liability must be written on a direct primary basis.
- E. **Cargo/On-Hook** insurance, when services provided under this agreement include transporting of Company or 3<sup>rd</sup> party property by the vendor.
- F. **Professional Liability** insurance, when services provided under this agreement include any professional services. E&O
- G. **Pollution Liability** insurance, when vendor brings on to Rush property, or transports for Rush any petroleum, products, hazardous substances, or waste.
- H. **Crime** insurance, when vendor has access to Rush property during non-business hours.
- I. **Cyber Liability** insurance when vendor has access to the customer or employee personally identifiable information.

### 2. Additional Insurance Requirements

- A. **Additional Insured** – Rush Enterprises, Inc and/or its Subsidiaries and/or Affiliates, Successors and Assigns shall be listed as additional insured on Commercial General Liability Insurance and Commercial Automobile Liability insurance policies.
- B. **Waiver of Subrogation** – Commercial General Liability, Commercial Automobile Liability, and Workers Compensation, shall contain a waiver of subrogation in favor of Rush, where permitted by law.
- C. **Primary and Non-Contributory** – Insurance policies shall be primary insurance and not seek contribution from any other available insurance.
- D. **AM Best Rating** – Each insurance policy shall be issued by a Company with an AM Best Financial Strength Rating of A- or better and AM Best Financial Size Category of VI or better.
- E. **Notice of Cancellation** - Insurance policies shall contain a 30-day written notice of cancellation, non-renewal or reduction of coverage and/or limits provision to Rush.
- F. **Deductible/Self-Insured Retention** – All deductibles and self-insured retentions carried by vendor under its insurance program are the sole responsibility of vendor and shall not be borne in any way by Rush.
- G. **Claims-Made Policy** – Retroactive date of the policy must be prior to vendor's first performance of services for Rush. Coverage must be maintained for two (2) years after completion of services performed for Rush.

### 3. Certificate of Insurance Shall

- A. Show vendor as the Named Insured
- B. Provide Information as is standard on the ACORD 25 Certificate of Liability Insurance or ACORD 24 Certificate of Property Insurance.

**Rush Enterprises, Inc. and/or its Subsidiaries and/or Affiliates, Successors and Assigns**

**555 IH 35 South, Ste. 234**

**New Braunfels, TX 78130**

**Attn: Risk Management Department**

#### 4. Vendor Insurance Matrix

Tier	General Liability	Automobile Liability	Workers Comp	Garagekeepers Liability (if applicable)	Cargo/On-Hook (if applicable)	Professional Liability (if applicable)	Pollution Liability (if applicable)	Crime (if applicable)	Cyber (if applicable)
Tier 1	\$5,000,000	\$5,000,000	\$1,000,000	\$1,000,000	\$100,000	\$5,000,000	\$5,000,000	\$100,000	\$5,000,000
Tier 2	\$2,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$100,000	\$2,000,000	\$2,000,000	\$100,000	\$2,000,000
Tier 3	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$100,000	\$1,000,000	\$1,000,000	\$100,000	\$1,000,000
Tier 4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

#### 5. Vendor Tiers

##### Tier 1 – Annual Insurance Certificate Required

- Pre-Delivery Inspection/Make Ready
- Tires
- Upfitter
- General Contractor
- Lifting Equipment

##### Tier 2 – Annual Insurance Certificate Required

- Government Agencies
- Wash Racks
- Engine Components
- Air Brakes
- Automatic Transmissions
- Axle Components
- Frames
- Fuel Tanks
- Hydraulic Brakes
- Manual Transmissions
- Vehicle Protection
- Paint Booths & Supplies
- Propshaft Components
- Recycle Fluids
- Rush Built Kits
- Suspension
- Building Crane
- Clutches
- Cranes/Hoist & Maintenance
- Power Steering

##### Tier 3 – Annual Insurance Certificate is not Required

- Employee Safety
- Cable TV
- A/C Machines & Service
- Parts Washers
- Shop Equipment
- Air Compressors and Service
- Asset Protection
- Guard Services
- Security Services
- Propane
- Waste Oil/AF/Vacuum Service
- Alignment Tire & Wheel Equipment
- Vehicle Services
- Diagnostic Equipment Aftermarket/Software
- Pressure Washers
- Surface Grinders
- Evap Fans
- Truck Haulers/Parts Delivery
- Building Repairs and Maintenance
- DPF Equipment Aftermarket/Software
- Welding & Accessories
- Safety Products
- Batteries
- Tool Storage

#### **Tier 4 – No Insurance Certificate Required**

- Office Supplies
- Career Fair/Booth
- Citations
- Postage Machines
- Title/Registration Vendors
- Travel-Hotel-Rental Car
- Towing - Customer Vehicles Only
- Temporary Storage
- Business Forms/Cards
- Fuel Cards
- Logistics/Freight
- Bid Dog Fee/Referrals
- Charity
- Copiers Printers
- Promotional Program
- Toll Charges
- Advertising Publications
- Consulting/Inspections
- Janitorial Services
- Landscaping
- Software
- Vehicle Trade

**Email Question and certificates to: [renewalvendor@rushenterprises.com](mailto:renewalvendor@rushenterprises.com)**