

**2026 MADE IN HAWAII FESTIVAL
COMMERCIAL GENERAL LIABILITY INSURANCE REQUIREMENTS
VENDORS, SPONSORS & THIRD-PARTY EVENT PARTNERS**

All Vendors, Sponsors, and Third-Party Event Partners (decorators, staffing agencies, etc.) at their sole expense, are required to carry a commercial general liability insurance policy. Vendors and Sponsors must upload a copy of their Certificate of Insurance (COI) with the following requirements to the Vendor Portal to confirm purchase of booth space (unless otherwise directed by Vendor Management).

VENDOR PORTAL LINK: [Vendor portal \(conventionforce.com\)](https://www.conventionforce.com).

****Vendors and Sponsors; please note 2026 MIHF insurance requirements include several coverage and additionally insured changes. Only vendors with fully compliant COIs may participate in the Festival.****

Insurance requirements apply differently to specific Vendor Groups, as follows:

VENDOR GROUP	GROUP A	GROUP B	GROUP C
VENDOR TYPE	Non-Food and Beverage Vendors, Sponsors and Event Partners	F&B Vendors <ul style="list-style-type: none"> ➤ Pre-packaged food and beverage for offsite consumption (not intended to be a meal) ➤ Beverage-only ➤ Alcohol providers 	F&B Vendors <ul style="list-style-type: none"> ➤ Food prepared for the intention of immediate onsite consumption (as a meal) ➤ Food items cooked/prepared onsite
COVERAGE	\$1M per occurrence \$2M aggregate	\$1M per occurrence \$2M aggregate	\$5M combined (Occurrence + Aggregate) Umbrella/Excess coverage may be used to reach the \$5M combined requirement
AUTOMOBILE	\$1M if using a commercial vehicle	\$1M if using a commercial vehicle	\$1M if using a commercial vehicle
WORKERS COMP	\$500,000 minimum unless statutorily unrequired	\$500,000 minimum unless statutorily unrequired	\$500,000 minimum unless statutorily unrequired
MISC	-	Levy Restaurants must also have a separately issued COI as Certificate Holder.	Levy Restaurants must also have a separately issued COI as Certificate Holder.

1. POLICY EFFECTIVE DATES

The insurance policy shall provide coverage continuously throughout the duration of the Made in Hawaii Festival.

- a. **August 16, 2026 - August 24, 2026:** ONLY for Vendors, Sponsors and Third-Party Event Partners pre-approved for early load in from Vendor Management.
- b. **August 17, 2026 - August 23, 2026:** All other Vendors, Sponsors and Third-Party Event Partners.

2. REQUIRED MINIMUM COVERAGE

(See page 2.)

CATEGORY A - FOR ALL VENDORS WITH EXCEPTION OF FOOD & BEVERAGE VENDORS:

- i. Commercial General Liability Insurance (including bodily injury, products liability, property damage and contractual liability) with minimum combined single limits of not less than one million dollars (\$1,000,000.00) per occurrence and one million dollars (\$1,000,000.00) aggregate; and
- ii. Commercial Automobile Liability Insurance, **if driving a commercial vehicle** on an occurrence basis covering all owned, non-owned, hired & leased vehicles, including loading and unloading operators with a limit of not less than one million dollars (\$1,000,000.00) per occurrence covering bodily injury and property and physical damage; and
- iii. Waiver of Subrogation. All insurance policies shall contain waivers of any and all rights of subrogation against all the Additional Insureds, and shall state that they are primary and not additional to, or contributing with, any other insurance carried by, or for the benefit of the Additional Insureds.

CATEGORY B - FOR FOOD & BEVERAGE VENDORS – INCLUDING PRE-PACKAGED ITEMS FOR OFFSITE CONSUMPTION, OR BEVERAGE-ONLY:

- i. Commercial General Liability Insurance (including bodily injury, products liability, property damage and contractual liability) with minimum combined single limits of not less than one million dollars (\$1,000,000.00) per occurrence and one million dollars (\$1,000,000.00) aggregate; and
- ii. Commercial Automobile Liability Insurance, **if driving a commercial vehicle** on an occurrence basis covering all owned, non-owned, hired & leased vehicles, including loading and unloading operators with a limit of not less than one million dollars (\$1,000,000.00) per occurrence covering bodily injury and property and physical damage; and
- iii. Workers' Compensation coverage of not less than five-hundred thousand (\$500,000); and
- iv. Liquor liability (if applicable) of not less than one million dollars (\$1,000,000.00); and
- v. Waiver of Subrogation. All insurance policies shall contain waivers of any and all rights of subrogation against all the Additional Insureds; and shall state that they are primary and not additional to, or contributing with, any other insurance carried by, or for the benefit of the Additional Insureds.
- vi. Second, separate COI listing Levy Restaurants as Certificate Holder.

CATEGORY C - FOR FOOD VENDORS WHO ARE COOKING/PREPARING FOOD ONSITE, WITH THE INTENTION OF GUESTS CONSUMING ONSITE:

- i. Commercial General Liability Insurance (including bodily injury, products liability, property damage and contractual liability) with **combined Occurrence and Aggregate limits totaling not less than five million dollars (\$5,000,000.00)**. If the combined Occurrence and Aggregate limits of the primary CGL policy do not meet the \$5,000,000.00 requirement, vendors may satisfy the difference through a Commercial Umbrella or Excess Liability policy, provided the umbrella/excess policy is listed on the Certificate of Insurance and names all required Additional Insureds; and
- ii. Commercial Automobile Liability Insurance, **if driving a commercial vehicle** on an occurrence basis covering all owned, non-owned, hired & leased vehicles, including loading and unloading operators with a limit of not less than one million dollars (\$1,000,000.00) per occurrence covering bodily injury and property and physical damage; and
- iii. Workers' Compensation coverage of not less than five-hundred thousand (\$500,000); and
- iv. Liquor liability (if applicable) of not less than one million dollars (\$1,000,000.00); and
- v. Waiver of Subrogation. All insurance policies shall contain waivers of any and all rights of subrogation against all the Additional Insureds, and shall state that they are primary and

not additional to, or contributing with, any other insurance carried by, or for the benefit of the Additional Insureds.

- vi. Second, separate COI listing Levy Restaurants as Certificate Holder.

3. **CERTIFICATE HOLDERS & ADDITIONAL INSURED PARTIES**

Waiver of Subrogation and Primary and Non-Contributory endorsements shall be indicated on COI.

The insurance policies set forth above shall name Hawaii Food Industry Association as the Certificate Holder, with the following parties as Additional Insureds: AEG, ASM Global Parent, Inc., Elevate Events, Hawaii Technology Development Corporation (HTDC), and Department of Business, Economic Development & Tourism (DBEDT), Hawaii Tourism Authority (HTA), Hawaiian Airlines, Levy Restaurants, State of Hawaii, Narrative LLC, and their respective affiliates, licensees, lenders and contractors, as well as each of their respective officers, directors, partners, members, shareholders, employees, agents, representatives, successors, and assigns, hereinafter the "Indemnitees" are named as an Additional Insured. All such insurance shall be primary and non-contributing to insurance maintained by the Indemnitees. All insurance policies shall not be allowed to be cancelled, allowed to lapse or substantially modified without thirty (30) days' prior written notice. All Commercial General Liability policies must be written on an occurrence basis.

CERTIFICATE HOLDER – VENDOR GROUP A

- Hawaii Food Industry Association
1050 Bishop Street, PMB 235 Honolulu, HI 96813-3302

SECOND CERTIFICATE HOLDER – VENDOR GROUPS B AND C ONLY (Levy is the F&B contractor for HCC)

- Levy Restaurants
c/o Hawaii Convention Center, 1801 Kalakaua Avenue Honolulu, Hawaii 96815

ADDITIONAL INSUREDS

- Hawaii Food Industry Association (HFIA) - *Licensee/Producers of the Made in Hawaii Festival*
1050 Bishop St PMB 235 Honolulu, HI 96813-3302
- Hawaiian Airlines, Inc. - *Title Sponsor*
P.O. Box 30008, Honolulu, HI 96820-0008
- State of Hawaii - Hawaii Technology Development Corporation (HTDC) - *Presenting Sponsor*
521 Ala Moana Blvd., Suite 255 Honolulu, Hawaii 96813
- State of Hawaii - Department of Business, Economic Development & Tourism (DBEDT) - *Government Sponsor* - 250 S. Hotel Street, Rm. 503, Honolulu, HI 96813
- Narrative LLC - *Operations & Vendor Management*
30A Maluniu Ave, Kailua, HI 96734
- Elevate Events LLC - *Festival & Sponsor Management*
1009 Kapiolani Blvd., Apt 810, Honolulu, HI 96814

***The Hawaii Convention Center's (HCC) address may be used for the Additional Insureds below.**

c/o Hawaii Convention Center, 1801 Kalakaua Avenue Honolulu, Hawaii 96815

- AEG - *Hawaii Convention Center Sports and Entertainment Management*
- ASM Global Parent, Inc. - *HCC Venue and Event Management*
- State of Hawaii - *Hawaii Convention Center is a State-owned building*
- Hawaii Tourism Authority - *Hawaii Convention Center is managed by Hawaii Tourism Authority (HTA)*
- Levy Restaurants - *Hawaii Convention Center Food & Beverage and Catering Management*