

**MEMORANDUM OF INSURANCE**

**DATE OF ISSUE: 1/18/2017**

<b>PRODUCER:</b> A, B, & D (CASUALTY) - MARSH – CHICAGO C (PROPERTY) – Aon - CHICAGO	<b>COMPANIES AFFORDING COVERAGE</b>	
	COMPANY LETTER A	ACE AMERICAN INSURANCE COMPANY NAIC #22667
<b>INSURED:</b> HARRIS TEETER SUPERMARKETS, INC., ITS SUBSIDIARIES AND AFFILIATES 701 CRESTDALE ROAD MATTHEWS, NC 28105	COMPANY LETTER B	ILLINOIS UNION INSURANCE CO. NAIC #27960
	COMPANY LETTER C	ZURICH AMERICAN INSURANCE COMPANY NAIC # 16535
	COMPANY LETTER D	NATIONAL UNION FIRE INSURANCE COMPANY OF PA NAIC #19445
COMPANY LETTER		

**COVERAGES**

This memorandum is furnished to you as a matter of information for your convenience. It is not intended to reflect all the terms and conditions or exclusions of such policies. This memorandum is not an insurance policy and does not amend, alter, or extend the coverage afforded by the listed policies. The insurance afforded by the listed policy is subject to all the terms, exclusions and conditions of such policies.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	EFF. DATE	EXP. DATE	LIMITS SHOWN ARE AS REQUESTED	
A	COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> COM GEN LIABILITY CLAIM OCCUR OWN & CONT PROT <input checked="" type="checkbox"/> OCCURRENCE FORM <input checked="" type="checkbox"/> DRUGGIST LIABILITY	XSL G27859902 *	1/25/17	1/25/18	EACH OCCURRENCE	\$ 2,000,000
					FIRE DAMAGE (Any fire)	\$ 2,000,000
					MED EXPENSE (Any one person)	N/A
					PERSONAL & ADV INJURY	\$ 2,000,000
					GENERAL AGGREGATE	\$ 15,000,000
					PRODUCTS- COMP/OP/AGG	\$ 15,000,000
A	AUTOMOBILE LIABILITY ANY AUTO, HIRED AUTOS, NON-OWNED AUTOS, PHYSICAL DAMAGE SELF-INSURED	ISA H09052112	1/25/17	1/25/18	COMBINED SINGLE LIMIT	\$ 5,000,000
A	GARAGE LIABILITY ANY AUTO	ISA H09052112	1/25/17	1/25/18	AUTO ONLY	\$ 3,000,000
D	<input checked="" type="checkbox"/> EXCESS LIABILITY UMBRELLA FORM OTHER THAN UMB	1952310	1/25/17	1/25/18	EACH OCCURRENCE	\$ 5,000,000
					AGGREGATE	\$ 5,000,000
A	WORKERS' COMPENSATION/EMPLOYEES LIABILITY THE PROPRIETOR/ PARTNERS EXECUTIVE OFFICERS ARE INCLUDED	WLR C49106142	1/25/17	1/25/18	<input checked="" type="checkbox"/> STATUTORY LIMITS EL EACH ACCIDENT EL DISEASE – POLICY LIMIT EL DISEASE – EACH EMPLOYEE	\$ 2,000,000 \$ 2,000,000 \$ 2,000,000
B	PREMISE POLLUTION LIABILITY	PPL G21977020 013	5/1/16	5/1/17	PER CLAIM	\$ 10,000,000
B	MASTER STORAGE TANK THIRD PARTY LIABILITY	UST G2181037A 013	5/1/16	5/1/17	ALL CLAIMS	\$ 20,000,000
					PER CLAIM	\$ 1,000,000
B					ALL CLAIMS	\$ 2,000,000
C	PROPERTY	TOP 9267598-06	6/30/16	6/30/17	PER OCCURRENCE	\$ 15,000,000

## DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

### ADDITIONAL INFORMATION:

\*GL Policy Number XSL G27859902 is subject to a self insured retention of USD \$3,000,000.

COMMERCIAL GENERAL LIABILITY: Coverage includes Liquor Liability and Professional / Druggist's Liability.

Regarding Commercial General Liability and Auto Liability, any party with which the Named Insured is contractually required to include as Additional Insured is automatically granted such status. Additional Insured-Vendors Endorsement is also automatically granted such status where required. However, coverage under the policy only applies to the extent of the coverage required by such contractual requirement and for the limits of liability specified in such contractual requirement, but in no event for insurance not afforded by the policy nor for limits of liability in excess of the applicable limits of liability of the policy. The existence of more than one insured or Additional Insured or other interests shall not serve to increase the limits of liability of the policy. The policy automatically waives subrogation if such rights are waived by written contract prior to loss by the Insured.

### PROPERTY:

All risk including boiler and machinery, business interruption and extra expense, rents, Builders Risk, all real and personal property; replacement cost. Self-Insured Retention is internally funded for requirements of Contract Terms..

The existence of more than one Insured or Additional Insured or other interests shall not serve to increase the limits of liability of the policy.

USD \$15,000,000 aggregate limit for Earthquake / Flood where required by contract.

Coverage includes a building ordinance extension. Terrorism coverage is included per TRIA provisions.

The policy automatically waives subrogation if such rights are waived by written contract prior to loss by the Insured.

The policy includes "Rents"

Any party with which the Named Insured has a contractual requirement to be included as an Additional Insured, Loss Payee, Mortgagee or Trustee shall automatically be granted such status under this Policy. "The above shall also apply to any parties that the landlords of the Named Insured have a written agreement for such interest(s) with respect to property insured hereunder". However, coverage under the policy only applies to the extent of the coverage required by such contractual requirement and for the limits of liability specified in such contractual requirement, but in no event for insurance not afforded by the policy nor for limits of liability in excess of the applicable limits of liability of the policy.

### POLLUTION:

Regarding Pollution Liability any party with which the Named Insured is contractually required to include as Additional Insured is automatically granted such status.

The Named Insured Includes Harris Teeter Supermarkets, Inc., its subsidiaries, affiliates and dba's including, but not limited to, the following: Harris Teeter, LLC, Harris-Teeter Services, Inc., Harris Teeter Properties, LLC, Ruddick of Delaware, Inc., RDK Investments Company, (collectively, "Listed Affiliates") and any joint venture or entity which is 50% or more owned by any Listed Affiliate or its subsidiaries or affiliates.