

## Exhibit A

### **General Contract Requirements Related to Insurance**

**(applicable to all purchase agreements except for those which are limited to the supply of commodity or consumable goods)**

**Any exceptions must be indicated on the purchase order, or otherwise agreed in writing by Laron.**

**The term “Supplier” when used below, shall apply to contracts with suppliers of goods and services as well as subcontractors.**

1. Supplier shall, at its expense, maintain in force the required insurance coverages with insurance companies having a Best's Rating of A- VII or better.
2. Each of the Supplier's policies shall provide a Waiver of Subrogation for Laron, Inc. except for workers compensation, unless otherwise indicated on Laron's purchase order.
3. Supplier's policies shall be primary, with Laron, Inc.'s policies being non-contributory, in the event of a loss.
4. Supplier shall be responsible for paying any deductibles or self-insured retentions, and Supplier's deductible or self-insured retention should be disclosed on the certificate of insurance.

### **Commercial General Liability**

**(applicable to all purchase agreements except for those which are limited to the supply of commodity or consumable goods)**

1. Minimum Limits of Liability:  
\$1,000,000 each occurrence Bodily Injury and Property Damage  
\$1,000,000 each occurrence Personal and Advertising Injury  
\$1,000,000 each occurrence Products/Completed Operations  
\$2,000,000 Products/Completed Operations Aggregate  
\$2,000,000 General Aggregate
2. Supplier's policy shall name Laron, Inc. as additional insured.

### **Business Auto Liability**

**(applicable when Supplier's owned or contracted vehicles are utilized to deliver goods to Laron or otherwise brought onto the premises of Laron or one of Laron's customers)**

1. Minimum Limit of Liability:  
\$1,000,000 Combined Single Limit per accident
2. Supplier's coverage shall be for "any auto," which includes all owned autos, hired and leased autos, and non-owned autos.

### **Pollution Liability**

**(applicable when hazardous materials are being delivered to the premises of Laron or one of Laron's customers)**

1. Minimum Limits of Liability:

\$1,000,000 per occurrence  
\$1,000,000 policy aggregate

2. Supplier's policy shall be written on an occurrence form for the term of the project/agreement with a minimum of 5 years completed operations coverage.
3. Supplier's policy shall name Laron, Inc. as additional insured.

**Workers' Compensation and Employer's Liability**  
**(applicable when Supplier is providing services of any nature)**

1. Minimum Limits of Liability for Workers' Compensation:  
Statutory limits of liability should be provided for all states. If any states are not covered, this should be disclosed. Broad form all states coverage and stop gap liability coverage for monopolistic states should be provided.

Minimum Limits of Liability for Employer's Liability:  
\$1,000,000 per accident, Bodily Injury by Accident  
\$1,000,000 each employee, Bodily Injury by Disease  
\$1,000,000 policy limit, Bodily Injury by Disease

**Professional Liability**  
**(applicable when professional services are furnished)**

In the event the contractor's required scope of services includes any testing, design, consulting, analysis or other consulting work, whether self-performed or subcontracted, Professional Errors and Omissions Liability insurance should be required, as follows:

1. Minimum Limits of Liability:  
\$1,000,000 per occurrence  
\$1,000,000 policy aggregate
2. The retro date of the policy should be no later than the start date of the project/agreement.
3. Laron, Inc. should **NOT** be named as an additional insured on this policy.

**Crime**  
**(applicable when Supplier is providing services on the premises of Laron or some of Laron's customers)**

1. Minimum Limits of Liability:  
\$250,000 per occurrence
2. Supplier's policy shall name Laron, Inc. as loss payee.

**Other Insurances**

Other insurances are required where indicated on Laron's purchase order.