

UNION PACIFIC INSURANCE REQUIREMENTS

LICENSEE SHALL, AT ITS OWN SOLE COST AND EXPENSE, PROCURE THE FOLLOWING KINDS OF INSURANCE AND PROMPTLY PAY WHEN DUE, ALL PREMIUMS FOR THAT INSURANCE. THE FOLLOWING INSURANCE SHALL BE KEPT IN FORCE DURING THE LIFE OF THE AGREEMENT:

- **COMMERCIAL GENERAL LIABILITY INSURANCE**
- **BUSINESS AUTOMOBILE LIABILITY INSURANCE**
- **WORKER'S COMPENSATION INSURANCE**
- **RAILROAD PROTECTIVE LIABILITY INSURANCE (DURING CONSTRUCTION OR MAINTENANCE ONLY)**

THE LIMITS OF COVERAGE UNDER EACH OF THE REQUIRED INSURANCE POLICIES WILL BE BASED ON THE ACTIVITY AND RISK INVOLVED WITH THE SPECIFIC PROJECT. SPECIFIC INSURANCE REQUIREMENTS WILL BE PROVIDED TO YOU IN THE AGREEMENT COVERING YOUR PROJECT WHEN IT IS APPROVED BY THE RAILROAD.