

Exhibit 6

Insurance Requirements

1. Commercial General Liability. Commercial General Liability Insurance on ISO Form CG 00 01 10 01 or newer form, on an occurrence basis, with the following coverages: Premises/Operations, Elevators and Escalators, Independent Contractors, Products-Completed Operations, Personal Injury, Broad Form Property Damage (including Completed Operations), and afford coverage for the X, C, and U hazards, employees as insureds, Fire Legal Liability and Contractual Liability covering the insurable liabilities assumed by Service Provider under this Agreement, with a Combined Single Limit for Bodily Injury and Property Damage of not less than \$1,000,000 per occurrence and \$2,000,000 annual aggregate limit per Statement of Work.
2. Automobile Liability. Business Auto Coverage form or equivalent, insurance coverage with limits of \$500,000 minimum each accident for bodily injury and property damage combined single limit per occurrence, extending to all owned, hired, and non-owned vehicles. (see Exhibit 6A for specifics)
3. Worker's Compensation. Workers' compensation, occupational diseases and disability benefits in accordance with applicable statutory requirements and providing coverage for any Service Provider Employee entering onto a Facility, even if not required by statute.
4. Umbrella Liability. Such insurance shall follow form on concurrent terms with and provide coverage with limits of not less than \$1,000,000 per occurrence and \$1,000,000 in the aggregate per Statement of Work in excess of the underlying coverages listed in clauses 1, 2 and 4 above (if applicable). (see Exhibit 6A for specifics)
5. Waiver of Subrogation. To the fullest extent permitted by law, all insurance policies shall contain provisions that the insurance companies waive the rights of recovery or subrogation against Client, EFM, their respective Affiliates, and each of their and their Affiliates' respective agents, officers, directors, shareholders, employees, insurers, successors and assigns. (see Exhibit 6A for specifics)
6. All Risk Property Coverage. If applicable to the Services provided in a Statement of Work issued under this Agreement, Service Provider shall maintain insurance coverage on all tangible personal property owned or rented by Service Provider.

7. Other Insurance. Such other insurance and in such amounts as EFM or Owner may require from time to time.

8.. Policy Requirements. All insurance policies shall be in customary forms and shall be issued by companies licensed to do business in the states where the Facilities are located, and rated "A-," FSC Class VIII or better by the most current Best's Insurance Reports. Service Provider shall provide at least thirty (30) days' written notice to EFM prior to any reduction, cancellation or expiration of insurance coverage required herein. Service Provider shall deliver compliant certificates of insurance meeting the foregoing requirements in accordance with the requirements contained in Exhibit 6 before commencement of performance under any Statement of Work or as otherwise requested from EFM or Owner from time to time. The certificate(s) shall include copies of endorsements to Service Provider's commercial general liability, workers compensation and automobile liability policies that include Owner and EFM (including all participating affiliates) as additional insured(s) on ISO Form CG 20 10 11 85 or ISO Forms CG 20 10 07 04 (Premises/Operations) and CG 20 37 07 04 (Completed Operations) or equivalent forms, covering the additional insureds from liability arising from all operations and completed operations of Service Provider for as long as the additional insureds may be exposed to liability arising from Service Provider's work. The failure of EFM to demand such certificate of insurance or failure of EFM to identify a deficiency shall not be construed as a waiver of Service Provider's obligation to maintain the insurance required under this Agreement. Service Provider shall be responsible for the amount of any deductible contained in any of the above-described insurance policies and certificates of insurance, which deductible for each liability policy shall not exceed \$25,000 without the express written approval of EFM. Service Provider's insurance shall be deemed primary with respect to coverage extended to the additional insureds, whose insurance shall be excess and non-contributory with that required of Service Provider hereunder and the Commercial General Liability and Auto Liability policies shall contain a Severability of Interests provision. To the fullest extent permitted by law, all insurance policies shall contain provisions that the insurance companies waive the rights of recovery or subrogation against Owner, EFM, their respective affiliates, and each of their and their affiliates' respective agents, officers, directors, shareholders, invitees, nominees, employees, co-lessees, co-venturers, contractors, subcontractors, insurers, successors and assigns (collectively, the "Indemnified Parties"). The failure to secure and maintain or add by endorsement the Indemnified Parties shall not act as a defense to the enforcement of the terms of this Agreement. Any failure to provide the agreed endorsements shall entitle EFM to terminate this agreement or to acquire coverage necessary to protect Owner and EFM from the failure and charge the cost thereof to the Service Provider. EFM may require additional coverage if the work to be performed is, in EFM's or Owner's judgment, sufficiently hazardous. Service Provider shall require or provide the same minimum insurance requirements as listed above from all of its subcontractors unless otherwise agreed by EFM in writing.

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Exhibit 6A

Insurance Definitions

Low Categories:

Air Purification	Data Processing Service
Fire Alarm Systems - Monitoring Only	Delivery Service
Appliances - Leasing	Disc Jockeys
Appliances - Service, Repair, or Refinish	Doors - Installation, Repair, or Maintenance
Architects	Drapery & Curtain - Cleaning/Installation/or Repair
Awnings & Canopies Repair & Service	Education/Training
Back Flow Prevention	Electrical Generator Repair
Bathtubs & Sinks - Repair & Refinish	Employment - Temporary
Window/Window Covering/Blinds - Installation, Replacement, Repair	Energy Conservation & Mgmt
Boilers - Repairing & Cleaning	Entertainers - Musicians, Promoters, etc.
Cabinets - Installation	Equipment Heavy, Rental & Leasing
Cable	Eviction Services/Process Server
Carpet & Rug - Cleaning, Dyeing, Repair, or Installation	Exercise & Physical Fitness
Caterers	Exercise Equipment - Service & Repair
Chimney Cleaning	Exterior cleaning or resurfacing
Computer - System Designers	Fire, Smoke & Water Restoration
Copy Machines - Service	Fireplace Service
Countertop - Resurfacing, Repair, or Installation	First Aid/Occupational Health & Safety Supplies - On-site delivery
Security Guard/Patrol Unarmed	Flags, Banners, or Pennants
Pest Control - Trapping only	Floor Covering - Sales, Installation, Repair or Refinish
Diesel Delivery	Florists
Drain Cleaning	Food Service Distributing - All Other
Dryer Vent Cleaning	Food Trucks - mobile eatery
Drywall Contractors	Framing Contractors
Electrical Gates & Doors	Fuel-Oil, Gas, Butane Propane
Environmental Scope of Work & Testing	Garage/Carport - building, repair, or maintenance
Environmental Testing & Observation Only	Garbage / Recycling Collection/Trash Hauler
Painting Contractors - Exterior	Garbage/Trash Compactors/Dumpster - supply, repair, or maintenance
Fence Contractors	Gates - installation, repair, or maintenance
Fire Extinguisher Testing & Replacement	Gift/Welcome Baskets
Furniture - Repair, Refinish, or Leasing	Glass Coating & Tinting
Garage Doors	Golf Cars & Carts - Sales & Leasing
Glass & Mirror - Sales with Installation or Repair	Health Care

Golf Cars & Carts - Repair & Maintenance	Insulation Contractors
Gutters & Downspouts	Interior Accessories - Furnish
Handyman	Internet Service Provider
Helium	Irrigation Repairs
Inspection Services - Miscellaneous	Janitorial Equipment & Supplies
Interior Decorators & Designers	Junk Removal
Painting Contractors - Interior	Key Control Systems
Interior Stair Repair - Replacing step	Leasing Services
Janitorial/Housekeeping/Janitorial/Make Ready Serices	Lecture/Speaker & Seminar Services
Pond/Lake Maintenance	Lifeguard
Landscape - Contractors, Designers, or Maintenance	Light Bulb Replacement Service
Laundry - Self Service Machine Repair & Maintenance	Mailboxes - Installation
Leak Detection, Prevention, or Repair	Maintenance Supplies - Delivery
Locks & Locksmiths	Market Research/Analysis/& Consulting - On-site services
Miscellaneous Inspection Services	Masonry Contractors
Movers	Mechanical Contracting
Painting Equipment & Supplies WITH Delivery	Music - Background
Parking Lot Monitoring	Music Furnishings with delivery - music stands/furniture/etc.
Parking Lot Repair & Resurface	Mystery Shopper
Pest Control/Extermination	Outdoor Fireplace or BBQ - Installation/Repair/Service
Physical Fitness Instructor	Packaging
Playground & Park Equipment - Delivery, Installation, or Repair	Parking Garages
Plumbing Contractors, Drain/Sewer Cleaning	Parking Lot Striping
Swimming Pool Construction or Remodeling	Party/Event Planning Services and/or Consultant
Pool Service	Pet Waste Removal
Pressure Washing - Equipment & Service	Photographers - On-site
Radio Communication - Equip & Systems	Plants - Interior Leasing & Maintenance
Sheet Metal Fabricator	Pool Furniture - Repair & Restoration
Signs and Installation	Pool Surface Repair
Storage	Porcelain Refinishers
Storm Drain Maintenance & Cleaning	Printing Company - On-site with delivery
Stucco & Exterior Coating Contractor	Promotional Products
Telecommunications Services	Property Maintenance
Transportation Services [Bus/Limo/Taxi/etc...]	Railings - Delivery and/or Installation
Tree Service - Prune or Trimming	Recreation Centers

Vending Machines	Refrigerant Reclaim
Waste Reduction/Disposal/Recycling	Reglazing
Water Treatment	Remodeling & Repairs
Welding	Resident Retention Service
Window Cover Cleaning	Restaurant Equipment
Window Washer - 5 Floors & Below	Safety Services
Window Washer - Above 5 Floors	Screens - Door, Window, or Solar
Computer - IT	Security Control - Equipment & Supplies
Retail	Security Devices
Generator Repair & Service	Security Services - Alarm Installation and/or Monitoring
Concierge and Valet Services	Security/Intrusion Alarms - Remote Monitoring Only
Cabinet Manufacturer	Shredding Service
Automotive/Marine/Maintenance Equipment - Repair/Paint & Body	Sidewalk Repair
HVAC Contractors	Sound System - Installation, Repair
Air Duct Cleaning	Sprinkler - Installation, Repair
Sport Court Resurfacing	Submetering - Electric, Gas, Water
Animal / Pet Mobile Vaccinations	Sweeping Service
Answering/Message Service	Swimming Pool - Service, Maintenance
Appraisers	Telephone - Equipment Installation or Repair
Aquarium/Fish Tank Installation/Repair/or Maintenance Service	Telephone Communications Service
Auto Detailing	Television - Satellite
Automobile - Emergency Assistance	Tennis Court Construction, Resurface, or Repair
Automotive Fleet Sales	Termites - Tenting
Balloons w/ Helium Service	Tub & Tile Restoration
Beverage -Suppliers Delivery	Uniforms - Sales
Building - Developers or Contractors	Uniforms - Service
Building Inspection Service	Valet Trash Collections
Building Maintenance	Video Production Services, Virtual Tours, etc.
Cabinets - Supply	Warehouse Supplier
Carpenters	Washer & Dryer - Venting or vent cleaning
Carpet & Rug Sales - Without installation	Water Consultants
Collection Agency or System	Water Feature/Fountain - Repairs, installation, or delivery
Communication equipment installation, service, repair	Water Heaters - Repairs
Community Services	Water Restoration & Filtration - On-site services
Computer / Office Equipment - Repair, Install, or Maintenance	Waterproofing Contractors

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Computers - Online Services & Internet	Metal Cleaners & Refinishers
Computers - Training and/or System Support	Office Equipment & Supplies Delivery
Courier/Messenger	Bartenders
Credit Reporting Agencies	Water Extraction
Crime Scene Clean-Up Services	Engineering

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High Categories:

A/C Equipment & Systems Contractors, Installation, or Repair
Asbestos - Inspection/Management/or Removal
Biohazardous Waste Remediation
Concrete Contractors
Crane
Electrical Contractors
Elevators
General Contractors
Mold Abatement
Paving Contractors
Pool Service - With Lifeguard
Roofing Contractors
Emergency Services
Siding Contractors
Utility Contractor
Drainage Contractors
Excavating Contractors
Fire protection equipment installation, service, repair
Foundation - Contractors or Repair
Hazardous Material Handling and Cleanup
Rehab Contractors
Scaffolding, elevated sidewalks, bridges, etc
Security Guard/Patrol Armed
Sewer Contractors
Demolition - Less than 3 Stories
Metal & Structural - Misc. Metals

