



PRODUCT LIABILITY INSURANCE

Lowe's requires product liability insurance from all vendors selling; manufacturing or distributing products to Lowe's, such insurance shall include Lowe's Companies, Inc. and any and all subsidiaries in the US and abroad as additional insureds. Vendors shall be required to provide a certificate of insurance evidencing the required insurance coverages prior to providing any products to Lowe's. Lowe's reserves the right to approve any deductibles and/or self-insured retentions.

The Named Insured on the certificate of insurance must be the same as the party contracting with Lowe's.

Lowe's utilizes a third party insurance compliance contractor to monitor vendor certificates of insurance for compliance. Any vendor providing Lowe's with a non-compliant certificate of insurance will receive a letter of non-compliance. Vendors will continue to receive letters of non-compliance until they provide an acceptable certificate of insurance.

Occasions have arisen whereby vendors have requested that Lowe's pay for the cost incurred in naming Lowe's as an additional insured. It is the Company's policy NOT to pay these premiums as such cost should already be in the cost of the product acquired from the vendors.

If the vendor is a distributor, broker, trading company, etc., the certificate of insurance provided by the vendor should expressly state that "the insurance coverage represented by this certificate of insurance covers ALL PRODUCTS SOLD, MANUFACTURED OR DISTRIBUTED by the insured."

All certificates of insurance should be sent to our insurance compliance contractor at the following address: Lowe's Companies, Inc., Attn: Insurance Compliance, P. O. Box 12010-LW, Hemet, CA 92546-8010.