



## **Lowe's Canada Compliance Product Liability Insurance Requirements**

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 as additional insureds. Vendors shall be required to provide a certificate of insurance evidencing the required insurance 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. Lowe's third-party contractor sends three letters of non-compliance before putting the vendor's account on a non-compliant report.

Lowe's has received requests from vendors to pay the cost of including Lowe's as an additional insured. It is the Company's policy NOT to pay these premiums as such cost should already be included in the cost of the product procured 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."

Certificates of Insurance (Acord form or equivalent) shall be furnished to Lowe's prior to commencement of any work and/or service and upon policy renewal and annually thereafter. Certificate shall bear an electronic, inked, or stamped signature. If Certificate of Insurance does not adequately evidence coverage, Vendor agrees to provide adequate evidence of such coverage upon request. Certificates of Insurance shall be transmitted electronically to: [insurance@rona.ca](mailto:insurance@rona.ca) and or mailed to (2) RONA – Insurance Department, 220 chemin du Tremblay, Boucherville, Quebec, Canada J4B 8H7.