



Lowe's Companies, Inc.
Installed Sales Contractors-Canada

I. Commercial General Liability

(A) Limits:

\$300,000(Cdn) minimum limits per Occurrence/\$300,000(Cdn)

General Aggregate Annual (can include umbrella liability limits)

\$300,000(Cdn) Products/Completed Operations

Minimum Limits for Gas Installers

\$1,000,000(Cdn)/\$2,000,000(Cdn)/2,000,000(Cdn)

Roofing Installers

\$1,000,000(Cdn)/\$1,000,000(Cdn)/\$1,000,000(Cdn)

Note - Business Owner's Policies must be approved by Lowe's Risk Management - please provide a copy of the entire policy.

II. Automobile Liability

(A) Any Auto or Scheduled, ****Hired & Non-Owned.** (***GL can provide hired & non-owned car coverage*)

(B) Limits:

\$300,000(Cdn) minimum per occurrence or Combined Single Limit
(can include umbrella liability limits)

III. Workers' Compensation and Employers Liability

(A) Valid Clearance Certificate or Worker's Compensation Coverage as required by applicable statute or regulation

(B) Employers Liability Limit

\$100,000(Cdn) bodily injury each accident

\$100,000(Cdn) each employee for disease

\$100,000(Cdn) policy limit for disease

IV. General Requirements

(A) Additional Insured Language must be as follows

"Lowe's Companies, Inc. and any and all subsidiaries are named as an additional insured as respect to Commercial General Liability coverage."

(B) Policy must be written on an occurrence form.

(C) General Liability and Automobile Liability shall be endorsed to state coverage is primary over any other available insurance coverages.

(D) 30 Days written notice of cancellation, notice of non-renewal or material changes in coverage.

(E) Insurance must be written by an insurance company with a minimum rating of A.M. Best's B+, VI or its equivalent, satisfactory to Lowe's and authorized to do business in Canada.

(F) Most current ISO(Insurance Services Office, Inc.) or IBC(Insurance Bureau of Canada) form for all coverages.

(G) Original Certificate of Insurance (Accord form or equivalent) to be delivered to Lowe's prior to commencement of any work and/or service.

(H) It is the responsibility of the Vendor to ensure that Lowe's always has a current Certificate of Insurance for all lines of coverage.

(I) **Certificate Holder Name and Address must read as follows:**

Lowe's Companies, Inc.

Attn: IS Insurance

P.O. Box 1111

N. Wilkesboro, NC 28656-0001 USA