

1. Commercial General Liability Limits

	General Contractor/Lennox	Repair Service Provider	Installer	Gas & Generator Installer	Roofing Installer
Per Occurrence minimum	\$1,000,000.00	\$1,000,000.00	\$300,000.00	\$1,000,000.00	\$1,000,000.00
General Aggregate	\$2,000,000.00	\$1,000,000.00	\$300,000.00	\$2,000,000.00	\$1,000,000.00
Products/Completed Operations Aggregate	\$2,000,000.00	\$1,000,000.00	\$300,000.00	\$2,000,000.00	\$1,000,000.00

2. Commercial Automobile Liability

Policy Types

Non State Farm policy requirements:	State Farm policy requirements
1. Any Auto	1. Owned(Scheduled)
Or the combination of:	2. ENOL (Employer Non-Owned Liability)-separate from Owned(scheduled)
1. Owned (Scheduled) 2. Hired Auto 3. Non-Owned	Please reference your State Farm Website using the following path for further assistance: ABS>Business Lines>Products by Line>Lowe's Installer>Requirements
*Hired and Non-Owned coverage can be added to the General Liability Policy for both Non State Farm and State Farm.	

Policy Limits

	General Contractor/Lennox	Repair Service Provider	Installer (Gas & Generator, Roofing)
Combined Single Limit	\$1,000,000.00	\$300,000.00	\$300,000.00
<i>Or split limits as follows</i>			
Bodily Injury per person	n/a	\$100,000.00	\$100,000.00
Bodily Injury per accident	n/a	\$300,000.00	\$300,000.00
Property Damage	n/a	\$50,000.00	\$50,000.00

3. Workers' Compensation and Employers Liability

	General Contractor/Lennox	Repair Service Provider	Installer (Gas & Generator, Roofing)
Bodily injury each accident	\$500,000.00	\$100,000.00	\$100,000.00
Each employee for disease	\$500,000.00	\$100,000.00	\$100,000.00
Policy limit for disease	\$500,000.00	\$100,000.00	\$100,000.00

4. Other (General Contractor)

For any Contractor providing mold remediation services, Contractor or Contractor's certified mold remediation subcontractor shall maintain throughout the term of the project, and for a period of three years following completion of the project commercial general liability insurance or mold abatement insurance in the minimum amount of \$1,000,000 per occurrence/\$2,000,000 general aggregate and \$2,000,000 products/completed operations aggregate, which shall include coverage for, but not be limited to, bodily injury, death, and/or property damage resulting from ingestion of or inhalation of, contact with, exposure to, and/or existence or presence of mold, fungi or bacteria. Contractor or Contractor's certified mold remediation subcontractor shall also maintain umbrella liability insurance in the minimum amount of \$1,000,000 per occurrence/\$1,000,000 aggregate. Lowe's Companies Inc. and any and all subsidiaries shall be included as an additional insured under such commercial general liability or mold abatement policy and umbrella liability policy. Contractor may satisfy mold abatement insurance requirement through commercial general liability insurance policy required in 1. above provided that the scope of coverage is compliant.

5. General Requirements

- Lowe's Companies, Inc. and any and all subsidiaries* must be named as an additional insured with respect to Commercial General Liability (including products liability) and Automobile Liability policies. A waiver of subrogation shall be provided to Lowe's and any subsidiary with respect to the Commercial General Liability, Products Liability and Automobile Liability. *naming Lowe's Companies, Inc. and Lowe's Home Centers, LLC is an acceptable alternative to the language shown above.
- Commercial General Liability, Products Liability and Automobile Liability shall be endorsed to state coverage that is primary over any other available insurance.
- Policy must provide prior written notice of cancellation.
- Insurance must be written by an insurance company with a minimum rating of Best's B+, VI or its Moody's or Fitch equivalent and authorized to do business in the United States of America. Show complete name and NAIC# for all insurance carriers as listed on the A.M. Best Property & Casualty Guide.
- Most current ISO (Insurance Services Office, Inc.) form for all coverages.
- Compliant Certificates of Insurance (Acord form or equivalent) must be provided to Lowe's before any work and/or service can commence. Insurance renewals must be submitted prior to expiration of current policies on file. Failure to provide compliant certificates will delay the vendor from receiving Orders.
- Receipt date of certificate must not exceed 30 days from issue date.
- If the insured has multiple policies with different expiration dates only list the policy/policies that are being renewed.
- Certificates must be signed or signed via electronic signature by an authorized representative.
- No hand written modifications to certificate can be accepted.
- Name of insured on certificate of insurance must appear exactly as name of contracting entity on application-no exceptions.
- Certificate holder:

Lowe's Companies, Inc. and any and all subsidiaries	or	Lowe's Companies, Inc. & Lowe's Home Centers, LLC
Mail code: A3ESS		Mail code: A3ESS
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Mooresville, NC 28117		Mooresville, NC 28117