

SAMPLE Certificate of Insurance

Lowe's Vendor Compliance — What Your COI MUST Include

Lowe's assigns vendors to Product Risk Classification Tiers (I, II, III) that determine required insurance limits. Tier I = \$1M/\$2M; Tier II = \$2M/\$5M; Tier III = \$5M/\$10M. Higher-risk products require higher limits. This document shows what Lowe's requires, plus an annotated sample ACORD 25 on page 2.

1. Certificate Holder — Must Match EXACTLY

Lowe's requires the Certificate Holder listed exactly as shown. No abbreviations, no omissions.

Lowe's Companies, Inc.
and any and all subsidiaries
1000 Lowe's Boulevard
Mooresville, NC 28117

2. Minimum Coverages and Limits

Your policy must show at minimum the following limits in the Commercial General Liability section:

Coverage Line	Required Minimum
Tier I — Each Occurrence	\$1,000,000
Tier I — Aggregate	\$2,000,000
Tier II — Each Occurrence	\$2,000,000
Tier II — Aggregate	\$5,000,000
Tier III — Each Occurrence	\$5,000,000
Tier III — Aggregate	\$10,000,000

3. Required Description of Operations Language

The Description of Operations box MUST contain this exact additional insured language:

"Lowe's Companies, Inc. and any and all subsidiaries are named as additional insureds for both ongoing and completed operations, primary and non-contributory."

4. Product Risk Classification Determines Your Tier

Lowe's assigns each vendor a Product Risk Classification Tier based on the goods sold. Lower-risk decor and softgoods typically fall in Tier I. Power tools, equipment, building materials, and high-injury-potential goods often fall in Tier II or III. **If your relationship with Lowe's changes** (new product line, larger volume, new categories), your tier may automatically be upgraded.

5. Waiver of Subrogation and Primary / Non-Contributory

All required policies must include a **waiver of subrogation** in favor of Lowe's Additional Insureds. The general liability coverage must be **primary and non-contributory** — Lowe's policies will not be tapped while your coverage applies. Contractual liability for indemnification obligations is also required.

How to Get a Lowe's-Compliant COI

Request a quote at ecom.insure/lowes-coi-requirements — Certificates are typically issued within 24–48 hours after policy binding, formatted to meet every requirement above. Contact Ashlin Hadden directly with questions: licensed broker in all 50 US states.

Sample ACORD 25 — Annotated

Placeholders in [BRACKETS] are fields your broker fills in. Lowe's-specific fields are highlighted.

CERTIFICATE OF LIABILITY INSURANCE					DATE [POLICY ISSUE DATE]
This Certificate is issued as a matter of information only. If certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed.					
PRODUCER			CONTACT NAME: [PRIMARY CONTACT]		
[LICENSED INSURANCE BROKER] [BROKER ADDRESS] [CITY, STATE ZIP]			PHONE: [PHONE] E-MAIL: [EMAIL]		
INSURER(S) AFFORDING COVERAGE			NAIC#		
INSURER A: [A-RATED CARRIER]			[NAIC #]		
INSURED	[YOUR LEGAL BUSINESS NAME AS REGISTERED WITH LOWE'S] [DBA, IF APPLICABLE] [YOUR BUSINESS ADDRESS] [CITY, STATE ZIP]				
COVERAGES					
TYPE	ADDL INSR	POLICY #	EFF	EXP	LIMITS
COMMERCIAL GENERAL LIABILITY [] CLAIMS-MADE [X] OCCUR GEN'L AGG PER: [X] POLICY [] PROJECT [] LOC	X	[POLICY #]	[EFF]	[EXP]	Tier I — Each Occurrence: \$1,000,000 Tier I — Aggregate: \$2,000,000 Tier II — Each Occurrence: \$2,000,000 Tier II — Aggregate: \$5,000,000 Tier III — Each Occurrence: \$5,000,000 Tier III — Aggregate: \$10,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES					
Those usual to the Insured's Operations. Lowe's Companies, Inc. and any and all subsidiaries are named as additional insureds for both ongoing and completed operations, primary and non-contributory.					
CERTIFICATE HOLDER			CANCELLATION		
Lowe's Companies, Inc. and any and all subsidiaries 1000 Lowe's Boulevard Mooresville, NC 28117			SHOULD ANY POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE, NOTICE WILL BE DELIVERED PER POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE [SIGNATURE REQUIRED]		

Key Things to Verify Before Submitting to Lowe's

- Certificate holder name and address match Lowe's's required format EXACTLY.
- General Liability limits meet or exceed the required minimums shown above.
- Products-Completed Operations Aggregate is specifically listed at the required amount.
- Description of Operations includes the Additional Insured endorsement language.
- Policy effective date is in the past, expiration date is in the future.
- Carrier NAIC# is present and carrier is A-rated.
- Insured name matches your Lowe's vendor account or seller account legal name.
- Authorized representative signature is on the certificate.
- Coverage is primary and non-contributory.
- Waiver of subrogation in favor of Lowe's is included.
- Limits match your assigned Product Risk Classification Tier.