

INSURANCE REQUIREMENTS

For all Suppliers providing goods for resale in the United States, Supplier shall procure and maintain in full force and effect, the following insurance in the amounts and with the conditions set forth:

- **Commercial General Liability** insurance, including Personal and Advertising Injury, Products/Completed Operations, Medical Payments, Bodily Injury, and Property Damage, with minimum limits as set forth in the below Supplier Liability Insurance (SLI) Matrix. Such insurance shall (1)contain coverage for Contractual Liability, (2)provide that defense costs will not apply against coverage limits, (3)contain a waiver of subrogation in favor of Walmart, where permitted by law, (4)provide that such insurance is primary, non-contributory, and not excess coverage, and (5)name Wal-Mart Stores, Inc., Its Subsidiaries & Its Affiliates as additional insured.
- **Workers Compensation/Employer's Liability** insurance, for any Supplier whose employees will be entering Company's premises, with statutory limits, or \$1,000,000 if no statutory requirement, and \$1,000,000 in employer's liability coverage. Such insurance shall (1)contain a waiver of subrogation in favor of Walmart, where permitted by law, and (2)provide that such insurance is primary, non-contributory, and not excess coverage.
- **Automobile Liability** insurance, for any Supplier whose employees or agents will be driving on Company's premises or making delivery to Company's premises, with minimum limits of \$1,000,000 per occurrence. Such insurance shall (1)provide that defense costs will not apply against coverage limits, (2)contain a waiver of subrogation in favor of Walmart, where permitted by law, (3)provide that such insurance is primary, non-contributory, and not excess coverage, and (4)name Wal-Mart Stores, Inc., Its Subsidiaries & Its Affiliates as additional insured.
- **Umbrella/Excess Liability** insurance is acceptable to meet the above defined requirements. Supplier shall cause each insurance company to provide the insurance on an umbrella basis in excess over and no less broad than the liability coverages required herein (including as to Company's additional insured status), with the same inception and expiration dates as Commercial General Liability insurance, and with coverage that "drops down" for exhausted underlying aggregate limits of liability coverage.

Each insurance policy shall be issued by a company with an AM Best Financial Strength Rating of B+ or better and AM Best Financial Size Category Rating of VII or better, and a complete copy must be provided to Walmart upon request. If at any time during the term of coverage, an insurer's AM Best Financial Strength Rating is downgraded to below B-, Supplier shall at its sole cost and expense procure new coverage meeting the above criteria with an insurer meeting the preceding minimum requirements for Financial Strength and Financial Size Category Ratings. Each insurance policy should be occurrence based. If the policy is claims-made, the following additional requirements shall apply and must be noted on the Certificate of Insurance:

1. Retroactive Date must not be later than the commencement date of Supplier's relationship with Walmart or cancellation date of Supplier's most recent occurrence based policy which such claims-made policy is to replace, whichever is later.
2. Policy must contain "An option to purchase an extended reporting period of 24 months."

Supplier must provide current Certificates of Insurance and copies of pertinent policy endorsements verifying Supplier's compliance with the insurance requirements above (i) upon Supplier's execution and submission of an Online Supplier Agreement (OSA), (ii) at any time upon request of Company, and (iii) not less than thirty days prior to expiration of any policy required above. Each Certificate of Insurance shall:

- Show Supplier as the Named Insured
- Provide information as is standard on the ACORD 25 Certificate of Liability Insurance
- List Supplier's vendor number and all names of insured subsidiaries doing business with a vendor number
- Show the self-insured retention (SIR)
- Show the following as Certificate Holder and Additional Insured:
WAL-MART STORES, INC., ITS SUBSIDIARIES & ITS AFFILIATES
702 SW 8th Street
Bentonville, AR 72716-3570
Attn: Insurance Compliance
- Email certificates to the company per instructions at the top of Page 2 below.
- If the certificate of insurance does not comply with the requirements, a delay will occur in processing the agreement until compliance is met. Failure to maintain insurance coverage for an active vendor number may result in an inactivation of the account. Orders and payments may be withheld until the certificate of insurance has been received and approved by Walmart.
- So long as Supplier or Supplier's Parental Guarantor maintains a net worth of at least \$100,000,000.00, self-funding or self-insurance of liability other than workers' compensation and/or automobile liability is allowed. As evidence of Supplier's decision to self-insure, Supplier shall provide a letter on Supplier's letterhead, signed by an officer of the Supplier (and by an officer of the Parental Guarantor, if applicable), attesting to its decision to self-insure, accompanied by fully independently audited financial statements with no negative footnotes from the auditor. Self-insurance under workers' compensation and/or automobile liability financial responsibility statutes (Qualified Self-Insurance - QSI) is also permitted, so long as a copy of the certificate of authority to self-insure, issued by the relevant government agency is provided.
- Supplier shall maintain a contact in the United States to be reached during normal business hours for customer claims.

Insurance Policy Limit of Liability

The amount must fall within one of the Tier's listed below and is based on the nature of the product being sold. To determine what limit is required for your type of product; review the **Supplier Liability Insurance (SLI) Matrix**, if you do not see your product, contact Insurance Compliance. If Supplier is selling products in multiple categories, evidence of coverage must meet the minimum requirements of the highest categorized product being sold.

Category	Coverage Amount (Must be equivalent to U.S. Dollars)	Fully Primary Form in Commercial General Liability	Primary Plus Excess / Umbrella Form (OPTION)
I	US \$ 2,000,000.00 Per Occurrence / \$ 4,000,000.00 Aggregate	\$2,000,000 per Each Occurrence \$2,000,000 Product Liability \$4,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage
II	US \$ 5,000,000.00 Per Occurrence / \$ 10,000,000.00 Aggregate	\$5,000,000 per Each Occurrence \$5,000,000 Product Liability \$10,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage
III	US \$ 10,000,000.00 Per Occurrence / \$ 20,000,000.00 Aggregate	\$10,000,000 per Each Occurrence \$10,000,000 Product Liability \$20,000,000 Aggregate	Requirement may be met by a combination of Primary and Excess Coverage

Email questions and certificates to:



inscomp@wal-mart.com for New Suppliers or Existing Suppliers with New Supplier Agreements

inscert@wal-mart.com for Existing Suppliers with Insurance Policy Renewals

For Suppliers working with a Walmart Global Sourcing office, continue to work with your GS contact.

SUPPLIER LIABILITY INSURANCE MATRIX
US \$ 2,000,000 LIMITS
CATEGORY I

- Apparel excluding Infant, children's wears sleepwear
- Artificial flowers
- Automotive accessories excluding jacks & stands
- Bags, wallets, handbags
- Balls and ball games
- Baskets
- Bathroom fixtures - non-electrical and non-plumbing-related
- Bathroom/Bedroom furnishings including bathroom 3-in-1 sets (toothpaste holder, lotion dispenser, soap dishes, shower curtains), bedding sets, cover, sheets, pillow case.
- Batteries-Non rechargeable and less than 12 volt
- Beverages (excluding any health drinks, dietary or herbs items)
- Bottle water
- Energy drinks
- Sodas and Juices
- Calculators
- Cameras-Disposable battery operated
- Christmas decorations (non-electronic)
- Clocks (non-electric)
- Computer accessories, Peripherals non-electric (e.g. flash drives)
- Confectionery, cookies, crackers, bread, pastries
- Cooking appliances (non-electrical)
- Craft wares (non-electronic) such as home decorations, vases, and handicraft, antique.
- Detergents (household)
- Fishing equipment
- Floor covering
- Foods (excluding infant food/drink or health foods, or herbs of any kind)
- Canned foods
- Dry foods (Snacks, pasta, baking goods, seasonings, etc)
- Fruit and vegetables
- Fragrances
- Furniture household- excluding ladders/stools, folding/collapsible furniture, and any infant items
- Games and puzzles
- Glassware, tableware, cutlery (non-electrical)
- Gloves (fashion, gardening, and working gloves) excluding protective and medical
- Hair accessories
- Hats and caps
- Holiday novelty items (non-electric)
- House wares (non-electric)
- Household decoration items (non-electric)
- Jewelry
- Key chains
- Kitchen utensils (non-electric)
- Lampshades
- Lawn furniture- stationary non-collapsible, non-folding
- Leather goods
- Wallets, briefcases, and belts
- Light bulbs (non-halogen)
- Linens, towels, tablecloths, fabric, fabric curtains
- Locks
- Luggage
- Novelty gifts-Gag gifts, etc (excluding candles/candles sets, lighters of any kind) such as gift sets, collectibles, seasonal/holiday gift sets
- Personal care products- such as lotions, shampoo, deodorants, toothpaste, mouthwash, etc (non-pharmaceutical, non-invasive and non-electric)
- Pet supplies- such as pet apparel, pet food, pet accessories, and pet chews
- Photo frames and framed art (non-electric)
- Plants, planting accessories and hand-tools (excluding fertilizers or powered gardening equipment)
- Porcelain ware
- Raincoats
- Salves (Non-invasive topical) such as Neosporin
- Shoes and boots
- Solar powered items
- Sports and fitness equipment – non-electric (excluding unicycles, bicycles, tricycles, life safety and protective equipment)
- Stationery and paper products
- Sunglasses
- Tarpaulins
- Telephone-non electric, non-rechargeable
- Tools (non powered) and hardware
- Toys- non-electric and non-rechargeable toys (excluding infant toys, projectiles, launching items, ride-in/on items)
- Umbrellas (for personal use) excluding off set umbrellas
- Watches

SUPPLIER LIABILITY INSURANCE MATRIX
US \$ 5,000,000 LIMITS
CATEGORY II

- Baby Food and Drinks
- Baby furniture
- Cribs, car seats, play pens, strollers, highchairs, etc
- Bar-B-Ques (charcoal) excluding propane; Fire pits
- Batteries- electric and/or rechargeable
- Bicycles and tricycles
- Camera - rechargeable, electric (e.g. video)
- Camping stoves, lanterns
- Candles, candle-sets for all occasions
- Chemicals- such as pesticides, degreasers, cleaning chemicals
- Computers, fax machines, digital picture frames including electrical peripherals (e.g. printers, scanners)
- Contact lenses / solutions
- Containers intended to hold gasoline, oil, coolant, and chemicals
- Craft wares (electric)
- Dietary supplements
- Herbal products
- Vitamins
- Fans, ceiling fans
- Fertilizer
- Floatation devices (excluding inflatable pull by a watercraft)
- Furniture lawn/garden patio- collapsible items such as loungers and offset umbrellas
- Gloves (medical and latex)
- Hazardous materials
- Holiday lights
- Household Appliances (electric) – included washer, dryer, dishwasher, microwaves, etc. Excluding heaters of any kind
- Hunting knives (including pocketknives)
- Infant formula
- Infant/Children wear (sleepwear and any protective/safety wear)
- Ladders
- Lamps and lighting
- Lawn mowers (push and riders)
- Lighters and matches

SUPPLIER LIABILITY INSURANCE MATRIX
US \$ 10,000,000 LIMITS
CATEGORY III

- Medicine- such as ingested products (over-the-counter and prescription)
- Oil, coolant, and any fuels, chemicals/or products intended to hold oil, coolant, fuels, and other products such as chemicals etc.
- Paints and removers
- Pool chemicals, cleaning chemicals
- Powered razors, hairdryers, curling irons, etc.
- Powered tools
- Chainsaws
- Power drills, etc
- Sewing machines (electric)
- Sports and fitness equipment – electric, collapsible, folding items
- Stools, folding/collapsible furniture
- Swimming pools
- Swing Sets, playground equipment
- Telephones-rechargeable, A/C
- Tires
- Tobacco products
- Toys-electric and/or rechargeable toys (including infant toys, projectiles, launching items, ride-in/on items)
- Vacuum cleaners-electric and/or rechargeable
- Bar-b-Ques (propane)
- Floatation devices (inflatable pull by a watercraft)
- Go-karts, 4 wheelers (powered)
- Guns and ammunition, bows & arrows
- Heaters
- Jacks (auto)
- Propane
- Trampolines
- Tree stands (hunting), Tree ladders
- Meats, seafood, poultry, eggs, and dairy
- Fruits and vegetables

SUBJECT TO CHANGE WITHOUT NOTICE

Limits must be equivalent to US Dollars.

The list includes but is not limited to the products that are found in a Retail Market. If certain products were excluded in a lower category, they would be placed in a higher limit category.