

Schedule A

Spectrum Brands, Inc. VENDORS INSURANCE REQUIREMENTS EFFECTIVE October 1, 2013

Corporate guidelines mandate that the following coverage's, policy limits, terms and conditions must be evidenced by vendors, contractors, consultants, suppliers providing any type of products, services, or materials to Spectrum Brands, Inc. Business Units.

Commercial General Liability:

- Per Occurrence (Claims made policies are not acceptable; must be ISO Occurrence form.)
 - \$2 Million - Each Occurrence
 - \$2 Million - General Aggregate
 - \$2 Million Products - Completed Operations Aggregate
 - Operations, Independent Contractors, Product and Completed Operations Coverage
 - Contractual Liability Coverage
 - Broad Form Property Damage
 - Primary/Non-contributing
 - Waiver of Subrogation
 - Notice of Cancellation Clause

Auto Liability:

- \$1 Million Each Accident – Combined Single Limit (Bodily Injury and Property Damage)

Workers Compensation & Employer's Liability:

- Evidence Statutory Requirements
 - With "alternate employer" endorsement for vendors permanently on site
- Employers Liability
 - \$1 Million Bodily Injury per Accident - Each Accident
 - \$1 Million Bodily Injury per Disease - Each Employee
 - \$1 Million Bodily Injury by Disease - Policy Limit

Umbrella /Excess Liability:

- \$5 Million Each Occurrence
- \$5 Million Aggregate
 - Endorsements – As broad or broader than the primary liability policies.
 - Additional Insured w/ Completed Operation
 - Primary/Non-contributing
 - Waiver of Subrogation
 - Notice of Cancellation

Professional Liability (Required when applicable):

- Applicable to vendors providing professional or design services.
 - For example: architect, electrical, mechanical, plumbing, fire/sprinkler, attorney, CPA.
 - \$2 Million Each Occurrence
 - \$2 Million Aggregate

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- Must continue to provide proof of coverage for 2 years following completion of work.

Environmental Liability:

- Applicable only to vendors doing environmental work
 - \$2 Million per Claim
 - \$2 Million Each Occurrence
 - \$2 Million Aggregate

Additional requirements:

- Vendor must evidence Self Insured Retention greater than \$25,000.
- Spectrum Brands, Inc. its subsidiaries and related and affiliated companies, and the officers, directors, agents, and employees of said companies are included as additional insured, and a copy of the additional insured endorsement must accompany the Certificate of Insurance.
- Any coverage provided as Additional Insured must be primary and non-contributory to any other valid and collectible insurance.
- Vendors shall provide a Waiver of Subrogation in favor of Spectrum Brands, Inc. indicating that the carriers shall waive all of its rights of recovery, under subrogation or otherwise, against Spectrum Brands, Inc., et al, and all engaged by them.
- Vendor will provide notice of termination, cancellation, or reduction at least 30 days prior to such event.
- Certificates of insurance shall be provided prior to the start of any work/services to be performed and with the signed vendor's agreement when involving purchased product.
- Coverage shall be placed with carriers authorized to do business in the state where work/services are being performed.
- Carrier shall maintain an A.M. Best rating of at least an "A-"
- Where the use of a subcontractor is required, the vendor/contractor/consultant/supplier shall be responsible for ensuring each subcontractor maintains insurance in conformance with the type/limits identified by Spectrum Brands, Inc.