



Insurance Requirements for Suppliers & Contractors

Suppliers and contractors shall keep in full force and effect, at it's sole cost and expense, with insurance companies having an A- Rating or better by A.M. Best Insurance Rating Service the following minimum insurance coverage including a required additional insured endorsement:

- Workers Compensation coverage for its employees with statutory limits required under Michigan law and Employment Liability coverage with limits of \$500,000 per accident; \$500,000 disease policy limit and \$500,000 disease each employee.
- Commercial General Liability on an occurrence form with combined bodily injury and property damage limit of at least \$1,000,000 each occurrence; \$1,000,000 Personal Injury and Advertising Injury; \$2,000,000 General Aggregate; \$2,000,000 Products and Completed Operations Aggregate.
- Commercial Umbrella coverage with limits of at least \$5,000,000 Each Occurrence and \$5,000,000 Aggregate.
- Commercial Auto Liability with limits of at least \$1,000,000 Combined Single Limit Each Accident including Hired and Non Owned Auto coverage, statutory Michigan no fault coverage and coverage for Any Auto (Symbol 1).
- Property – Contractor is responsible insuring supplies, materials, equipment or other personal property on an “All Risk” policy in an amount equal to its full replacement value.
 - Supplier’s property – Refer to Lacks Purchase Order Terms & Conditions.
- Certificates of Insurance naming Lacks Enterprises, Inc. and all subsidiaries and affiliates as an Additional Insured on the Commercial General Liability, Automobile Liability and Umbrella Liability policies must be received by the Lacks Purchasing Department at the address below before any contractor’s or supplier’s employees may enter any of Lacks Enterprises’ Facilities.

Lacks Enterprises, Inc.
Corporate Purchasing Department
3505 Kraft Ave., S.E.
Kentwood, MI 49512
Fax: (616)285-2789

- Certificates of all insurance coverage shall be in a form of an Accord Certificate and it is the responsibility of the Supplier and Contractor to ensure a current certificate is on file with Lacks Enterprises, Inc. at all times. The certificates shall contain a provision that coverage afforded shall not be cancelled, materially modified or allowed to expire or be non-renewed until after 30 days written notice thereof has been given to the above address.
- All Suppliers and Contractors must comply with Lacks Enterprises, Inc. safety practices, visitor policies, and procedures while on the premises of any Lacks Enterprises’ facilities.
- Indemnification & Hold Harmless – Refer to Lacks Purchase Order Terms & Conditions