

# Sears Marketplace Vendor Information Guide Addendum: Product Liability Insurance Limits

These guidelines as mentioned in the Sears Marketplace Vendor Information Guide Section 5.2 are used to determine the limit of liability required on a per occurrence basis, and the aggregate limit of liability for specified product lines. You may satisfy this requirement with any combination of primary and excess/umbrella liability policies.

<b>All product types must have a \$5,000,000 per occurrence and aggregate <u>unless</u> they are identified below with a code A or B.</b> Coverage levels for codes A and B are as follows:			
▪ A - \$1,000,000 per occurrence with \$2,000,000 aggregate			
▪ B - \$500,000 per occurrence and aggregate			
<b>Apparel &amp; Accessories</b>			
B	Accessories - Purses, Wallets, Handbags, Scarves	B	Jewelry - Fine and Costume
A	Bathrobes	A	Shoes - other than Safety Shoes
B	Hair Decorations	A	Sports apparel (see Sporting Goods and Toys for protective equipment)
B	Handkerchiefs	A	Sunglasses
B	Hosiery and Socks - All Ages	A	Umbrellas - Rain
<b>Appliances - Major, Small Electrics &amp; Accessories</b>			
B	Chimes	A	Ice Cream Makers - electric
A	Dishwasher Fittings & Accessories	A	Massagers - Hand Held, not powered - see Health & Beauty
A	Dryer Venting	A	Range Accessories
B	Filters for Kitchen Exhaust	A	Sewing & Crafts
A	Floor Care Equipment - not powered	B	Sewing Cases, Cabinets & Access.
A	Food Mixers & Processors- manual	B	Shavers & Accessories
A	Food Processor Accessories	B	Stove Exhaust Filters
A	Hydronics	B	Vacuum Cleaner Bags
<b>Automotive, Including Specialty Tools for Automotive</b>			
A	Accessories - decorative	A	Mechanic Tools - not powered
A	Air Pressure Gauges	B	Snowbrushes & Scrapers
B	Compasses	B	Timers
B	Key Chains, Fobs	A	Wheel Locks
<b>Baby &amp; Child Equipment</b>			
A	Toilet Training Seats		
<b>Bed, Bath, Kitchen Soft Goods</b>			
B	Bath Scales	B	Shower Curtains & Bath Access.
B	Decorative Pillows & Throws	B	Table Linens
A	Pillows	B	Towels & Dishcloths

## Sears Marketplace Vendor Information Guide Addendum: Product Liability Insurance Limits

<p><b>All product types must have a \$5,000,000 per occurrence and aggregate <u>unless</u> they are identified below with a code A or B.</b> Coverage levels for codes A and B are as follows:</p> <ul style="list-style-type: none"> <li>▪ A - \$1,000,000 per occurrence with \$2,000,000 aggregate</li> <li>▪ B - \$500,000 per occurrence and aggregate</li> </ul>			
<b>Electronics &amp; Accessories</b>			
A	Antennas	A	Printers
A	Calculators	B	Records, Tapes & CDs
B	Compact Discs	A	Remote Controls
A	Computer Accessories - not computers or peripherals	B	Tapes & CDs
A	Computer Software	A	Telephone Accessories
A	Copiers	A	Telephone Answering Machines
A	Data Storage	A	Telephones - corded
B	DVDs	A	Typewriters/Word Processors & Accessories
A	Fax Machines	A	VCR Accessories
A	PDAs		
<b>Food &amp; Beverage</b>			
A	Beer and wine distributors No Insurance Requirements for Consumable Food Products		
<b>Furniture &amp; Accessories (not Lighting)</b>			
A	Bed Frames	A	Furniture Care Products
B	Decorative Accents, excluding Mirrors	A	Pet Furniture
B	Framed Art	A	Serving or Utility Carts
A	Furniture Accessories	B	Wall Décor, excluding mirrors
<b>Health &amp; Beauty</b>			
A	Adhesive Bandages	B	Make-up Mirrors - non-electric
B	Bandages - not adhesive	A	Massagers - hand-held, not powered
B	Brushes - Clothing	A	Nail Polish and Nail Polish Remover
B	Cotton Balls, Squares, Sterile Cotton	B	Shavers and Shaving Needs - non-powered
A	First Aid Kits	A	Skin Care
A	Hair Care - not powered	A	Soap - Bath
A	Insoles & Devices	A	Soap - Laundry
A	Magnet Therapy	A	Sports Tapes & Wraps
A	Make-up Mirrors - electric	B	Trial & Travel Size Toiletries

## Sears Marketplace Vendor Information Guide Addendum: Product Liability Insurance Limits

<p><b>All product types must have a \$5,000,000 per occurrence and aggregate <u>unless</u> they are identified below with a code A or B.</b> Coverage levels for codes A and B are as follows:</p> <ul style="list-style-type: none"> <li>▪ A - \$1,000,000 per occurrence with \$2,000,000 aggregate</li> <li>▪ B - \$500,000 per occurrence and aggregate</li> </ul>			
<b>Household Goods &amp; Kitchenware - Non-Electric</b>			
A	Bakeware	A	Food Storage - Plastic
A	Banks	B	Frames for Art and Pictures
A	Bath Accessories	B	Garment Bags
B	Brooms & Brushes	A	Glassware
A	Candles	A	Hand Held Massagers - not powered
B	Can Openers - non-electric	B	Hand Mixers - not powered
B	Clocks	B	Hangers
B	Closet & Drawer Organizers	B	Juicers - non-electric
B	Collectible Plates	A	Kitchen Gadgets/Cutlery - not powered
B	Collectibles - Other	B	Kitchen Timers
B	Cook Books	B	Label-makers
B	Cookie Cutters	A	Laundry Detergent
A	Cookware - non-electric (not pressure cookers)	B	Luggage
A	Cutting Boards	A	Remote Holders
A	Dehydrators	A	Scales
A	Dinnerware	B	Shelf Paper
A	Drinking Glasses/Mugs, Drinkware	B	Shoe Care Products & Accessories
A	Fans - Battery Powered	B	Sponges
A	Flatware	B	Storage & Closet Accessories
A	Floor Cleaners & Accessories - non-electric	A	Tea/Coffee Makers - non-electric
A	Food Processors - non-electric		

## Sears Marketplace Vendor Information Guide Addendum: Product Liability Insurance Limits

<p><b>All product types must have a \$5,000,000 per occurrence and aggregate unless they are identified below with a code A or B.</b> Coverage levels for codes A and B are as follows:</p> <ul style="list-style-type: none"> <li>▪ A - \$1,000,000 per occurrence with \$2,000,000 aggregate</li> <li>▪ B - \$500,000 per occurrence and aggregate</li> </ul>			
<b>Kitchen &amp; Bath Fixtures, Plumbing, Lighting &amp; Accessories</b>			
A	Bath Furniture	A	Plumbing Fittings & Accessories
A	Bath Tubs	B	Robe Hooks
A	Bath Ventilation	B	Shower Caddies
A	Bathroom Vanities & Vanity Tops	B	Shower Heads
B	Ceiling Fan Accessories	A	Sinks
B	Faucet Accessories	B	Soap/Toothbrush Holders
A	Faucets	B	Toilet Paper Holders
B	Lamp Shades, Lamp Accessories	B	Toilet Seats
B	Light Bulbs	A	Toilets & Parts
A	Low Voltage Lighting	B	Towel Bars & Rings
A	Medicine Cabinets	A	Vanities/Tops/Medicine Cabinets
A	Pipe - Copper, Plastic		
<b>Lawn, Garden, Patio, Outdoor</b>			
A	Bird Feeders/Seed	B	Mops, Brooms, Brushes, Sponges
A	Christmas Decorations	A	Outdoor Decorations
B	Christmas Wrap/Cards	A	Pet Supplies
A	Drip Irrigation	B	Planters
A	Firewood, kiln-dried and packaged	B	Plants - Artificial
B	Flags	B	Rain Gauges & Thermometers
A	Floor Mats	B	Snow Removal Equipment - not powered
A	Fountains/Birdbaths - non-electric	A	Spreaders
A	Garden Décor	B	Trash Containers
A	Grass Seed	A	Umbrella Bases
A	Grill Accessories	A	Umbrellas - Patio
A	Hand Trucks	B	Watering Cans
A	Lawn & Garden Equipment - not powered	A	Watering Equipment
A	Lawn Buildings	A	Wheeled Goods - not powered
B	Letters/Numbers/Signs for Homes	A	Yard Decor
B	Live Trees/Wreaths		

## Sears Marketplace Vendor Information Guide Addendum: Product Liability Insurance Limits

<p><b>All product types must have a \$5,000,000 per occurrence and aggregate <u>unless</u> they are identified below with a code A or B.</b> Coverage levels for codes A and B are as follows:</p> <ul style="list-style-type: none"> <li>▪ A - \$1,000,000 per occurrence with \$2,000,000 aggregate</li> <li>▪ B - \$500,000 per occurrence and aggregate</li> </ul>			
<b>Miscellaneous - Not Otherwise Listed</b>			
A	Briefcases	B	Paper, Pens, Pencils, Clips
B	Calendars	B	Picture Albums
B	Coins	B	Prepaid Phone Cards
B	Fresh Flowers	A	School & Office Supplies - not powered & not listed below (see Electronics for powered office supplies.)
B	Gift Boxes/Wrap/Cards	A	Travel Gifts
A	Musical Instruments - not powered		
<b>Sporting Goods &amp; Toys</b>			
A	Airbeds	B	Games - not electric
A	Archery or other targets	A	Game Tables
A	Backpacks & Sport Bags	A	Inflatable Furniture
A	Balls - Basketball, Football, Tennis, Baseball, Soccer, etc.	A	Kids Audio/Video
A	Bicycle Accessories except protective equipment	A	Optics - Binoculars, Telescopes, etc.
A	Binoculars	A	Pool Tables & Accessories
A	Collectible Dolls	B	Puzzles - Jigsaw/Paper
A	Coolers & Accessories	A	Puzzles - Not Paper
A	Dartboards only	A	Relaxation & Massage Equipment -not powered
A	Fishing equipment - poles, lures, etc.	A	Table Tennis Tables & Accessories
A	Fitness Accessories	A	Toys - Building Sets

## Sears Marketplace Vendor Information Guide Addendum: Product Liability Insurance Limits

<p><b>All product types must have a \$5,000,000 per occurrence and aggregate <u>unless</u> they are identified below with a code A or B. Coverage levels for codes A and B are as follows:</b></p> <ul style="list-style-type: none"> <li>▪ A - \$1,000,000 per occurrence with \$2,000,000 aggregate</li> <li>▪ B - \$500,000 per occurrence and aggregate</li> </ul>			
<b>Tools &amp; Hardware</b>			
B	Books & Magazines	A	Nails
B	Cabinet Hardware	A	Nut Drivers
B	Casters & Floor Protectors	B	Padlocks
A	Clamping Tables	B	Picture Hangers
A	Clamping Tools	A	Poly Sheeting
A	Cold Chisel	A	Safes
B	Door Bells, Chimes, Buttons, Transformer	A	Sandpaper/Abrasives
A	Garage Door Openers	A	Sawhorses & Brackets
A	Garage Organization	A	Shelving & Brackets
A	Glazing Tools	A	Stud Finders
A	Hex Keys	A	Tape & Dies
A	Hose/Tubing	A	Tool Storage & Accessories
A	HVAC/Roofing Tools	A	Tools - Hand - not powered
A	Industrial Precision Tools - not powered	A	Torque Wrenches
A	Knives	A	Truck Boxes, Organizers, Shelving
A	Lubricants	A	Utility Hooks/Bolts/Plates
A	Mail Boxes	A	Vises
A	Measuring Tools	B	Work Aprons
A	Mechanics Tools		

## Sears Marketplace Vendor Information Guide Addendum: Product Liability Insurance Limits

**All product types must have a \$5,000,000 per occurrence and aggregate unless they are identified below with a code A or B.** Coverage levels for codes A and B are as follows:

- A - \$1,000,000 per occurrence with \$2,000,000 aggregate
- B - \$500,000 per occurrence and aggregate

### Windows, Floors, Walls & Accessories

A	Andirons & Grates - Fireplace	B	Painters' Sundries
A	Carpet Pads	A	Panel Curtains
A	Caulk	A	Patch & Repair
B	Caulk Guns	B	Picture Frames & Albums
B	Curtain Hardware	B	Screens - Window
A	Door Mats	A	Shutters
A	Doors	A	Slipcovers
A	Draperies	A	Stair Rods
B	Drapery Hardware	A	Steel Wool
B	Drop Cloths	A	Tape
A	Fireplace Accessories	B	Tapestries
A	Floor Covering Installation Tools	B	Tassels
A	Glass Floor Covering	A	Valences
A	Hearth Accessories	A	Wallpaper
A	Log Holders	A	Wallpaper Accessories
A	Mantles	A	Weatherstrip
A	Mats - Floor	B	Window Covering Hardware
B	Paint Brushes, Applicators	A	Window Shutters - Interior
B	Paint Clip Strips		