

RETURN OF SUBCONTRACT AGREEMENT FOR LABOR AND MATERIAL AND REQUIRED INSURANCE CERTIFICATE

To whom it may concern:

Enclosed are two (2) copies of our Sub-contract Agreement with you. Please sign both copies and return the "**Contractor**" copy to Fiskars, Inc. The top copy marked "Sub-Contractor" is for your files.

As a matter of policy, we require that all Sub-contractors furnish us with evidence of insurance coverage as follows:

General Liability:	\$1,000,000/per occurrence and in aggregate
Worker's Compensation:	Statutory limits
Auto Insurance:	\$1,000,000 combined single limit

The Auto Insurance must provide for coverage for hired and non-owned vehicles. You will not be allowed on the job site until we have said "Certificates of Insurance". If you do not secure your own insurance, including Workmen's Compensation, and maintain it throughout the job, we will purchase coverage for you through our own insurance carrier and deduct the premium amount from your contract.

Fiskars must be named as an additional insured on this certificate with reference to the job number and project name on this Sub-contract Agreement.

In light of the foregoing, please have your Insurance Agent forward a CERTIFICATE OF INSURANCE, reflecting the coverage shown above. If the limit requirements are satisfied with an UMBRELLA LIABILITY POLICY, your "Certificate of Insurance" form should so certify.

Thank you for your prompt attention to this matter.

Sincerely,

Fiskars, Inc.