



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
04/05/2010

PRODUCER 877-945-7378 Willis of Michigan, Inc. 26 Century Blvd. P. O. Box 305191 Nashville, TN 37230-5191		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
INSURED Tower Automotive LLC (See Additional Named Insureds Below) 17672 Laurel Park Drive North Suite 400E Livonia, MI 48152		INSURERS AFFORDING COVERAGE	NAIC#
		INSURER A: Discover Property and Casualty Insurance	36463-001
		INSURER B: Federal Insurance Company	20281-001
		INSURER C: Fidelity and Guaranty Insurance Company	35386-001
		INSURER D: United States Fidelity and Guaranty Compa	25887-001
		INSURER E: Factory Mutual Insurance Company	21482-002

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	D002L00392	4/1/2010	4/1/2011	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 10,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	D002A00680	4/1/2010	4/1/2011	COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$
B	EXCESS/UMBRELLA LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ 25,000	79869337	4/1/2010	4/1/2011	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 \$ \$ \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below	D002W00837	4/1/2010	4/1/2011	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER
D	Y/N <input type="checkbox"/>	D002X00188	4/1/2010	4/1/2011	E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
E	OTHER Property US/Canada Blanket Bldg & Contents incl M&E/ Customer Owned Tooling	NC649	4/1/2010	4/1/2011	\$500,000,000 Limit

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS


NAMED INSURED INCLUDES: TOWER AUTOMOTIVE HOLDINGS, USA, LLC, TOWER AUTOMOTIVE OPERATIONS USA I, LLC, TOWER AUTOMOTIVE OPERATIONS USA II, LLC. AND TOWER AUTOMOTIVE OPERATIONS USA III, LLC.

COVERAGE FOR THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS IS INCLUDED UNDER THE WORKERS COMPENSATION.

SEE ADDENDUM FOR ADDITIONAL INFORMATION

CERTIFICATE HOLDER

CANCELLATION

EVIDENCE OF INSURANCE .	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.
	AUTHORIZED REPRESENTATIVE 

IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

This Certificate of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

ADDITIONAL INFORMATION:

As respects to the General Liability Policy:

Section II - **WHO IS AN INSURED** - is amended to include:

1. Any person(s) or organization(s) for whom you have agreed in a written contract to provide insurance, but only of damages:
 - a. Which are covered by this insurance; and
 - b. Which you have agreed to provide in such contract
2. The limits of insurance afforded to such person(s) or organization(s) will be:
 - a. The minimum limits of insurance which you agreed to provide, or
 - b. The limits of insurance of this policy, whichever is less.
3. Any person or organization shown in the schedule, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the schedule and subject to the following additional exclusions:

This insurance does not apply to:

- a. Any "occurrence" which takes place after you cease to be a tenant in that premises.
- b. Structural alterations, new construction or demolition operations performed by or on behalf of the person or organization shown in the schedule.

Condition 8. **TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US** is amended by adding the following: We waive any right of recovery we may have against any person or organization when you have agreed to such waiver in a written contract prior to loss.

As respect to the Automobile Liability Policy:

Section II – **WHO IS AN INSURED** – is amended to include:

1. Any person(s) or organization(s) for whom you have agreed in a written contract to provide insurance, but only of damages:
 - a. Which are covered by this insurance; and
 - b. Which you have agreed to provide in such contract
2. The limits of insurance afforded to such person(s) or organization(s) will be:
 - a. The minimum limits of insurance which you agreed to provide, or
 - b. The limits of insurance of this policy, whichever is less.
3. Lessors as insureds; Coverages provided under this endorsement apply to any "leased auto" described in the schedule until the expiration date of the policy, or when the lessor or his or her agent takes possession of the "leased auto," whichever occurs first.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US this endorsement modifies insurance provided under the Business Auto Coverage Form: We waive any right of recovery we may have against any person or organization to the extent required of you by a written contract executed prior to any "accident," provided that the accident arises out of operations contemplated by such contract. The waiver applies only to the person or organization designated in such contract.

<p>This Evidence of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized.</p>
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