

IBOBA INSURANCE PROGRAM

12/31/08-12/31/09

Marsh USA Inc., acting as the insurance broker, proudly services Independent Business Owners (IBOs) with their commercial general liability and business property insurance needs. Commercial insurance coverage is provided for all participating members of the Independent Business Owners Benefits Association (IBOBA).

Liability exposure affects any business in today's marketplace. Such exposure might even prove to be fatal to those businesses that operate without commercial insurance coverage.

General liability insurance protects IBOs against occurrences of bodily injury, property damage, personal injury and advertising injury during the conduct of their Independent Business. The IBOBA insurance program provides IBO policyholders the ability to quickly obtain certificates of insurance evidencing coverage, as needed for any particular event or meeting. Call Marsh USA Inc. at 1-800-548-9175 to order certificates of insurance.

Business property insurance protects IBOs against losses resulting from physical damage to business inventory, samples, sales literature, equipment and other personal and real property used primarily in the conduct of their Independent Business. Even when operating an Independent Business from the home, business property may be uninsured without a commercial policy.

The following highlights the insurance coverage available through the IBOBA insurance program; however, actual policies will control all insurance coverage options. Insurance information and claims services are available from Marsh USA Inc., 200 Ottawa NW, Suite 700, Grand Rapids, MI 49503, or call 1-800-548-9175 or 616-233-4200.

Who Is Covered?

Independent Business Owners Benefits Association (IBOBA) and each authorized Independent Business Owner (IBO) who elects coverage in accordance with IBOBA procedures, but only with respect to the operation of their Independent Business as described in the Independent Business Ownership Plan for North America. Coverage is excluded for any other business or personal activities not related to Insured's IBO activities under the Independent Business Ownership Plan.

Property Coverage Policy underwritten by Zurich

WHAT IS COVERED?

- All risk of direct physical loss or damage to covered property from an external cause, except as may be excluded (note Major Exclusions).
- Covered property includes such things as business inventory, samples, sales literature, equipment and other personal and real property used primarily in the conduct of an Independent Business.

MAJOR EXCLUSIONS (Include, but are not limited to)

- Earthquake (EQ) or earth movement in the states of California, Alaska, and Puerto Rico.
- Property not related to an Independent Business, which is personally owned or controlled by the IBO (e.g., dwellings, household contents, etc.).
- Vehicles or machines licensed for use on public roads, watercraft or aircraft.
- Indirect loss or business interruption.
- Unexplained inventory shortage.
- Computer software loss or damage.
- All jewelry.

AMOUNT OF COVERAGE

Per Occurrence Limit:	\$	50,000
Per Occurrence Deductible:	\$	250
Aggregate Policy Limit:	\$	25,000,000
Aggregate Flood, Earthquake, Wind:	\$	10,000,000

Contingent Business Interruption

WHAT IS COVERED?

- Reimbursement for direct loss of profits arising from an insured catastrophic loss at a specified Amway Global affiliated business property that prevents Amway Global from supplying product and/or services to IBOs and directly results in a necessary interruption of business conducted by the IBO during any period of restoration of the Amway Global affiliated business property, except as may be limited (note Major Coverage Limitations).
- Covered business interruption losses include, without limitation, loss of any Performance Bonus or Leadership Bonus paid by Amway Global to an IBO.

MAJOR COVERAGE LIMITATIONS

- Loss of retail mark-up income derived directly from IBO direct sales.
- Loss of any other income derived from an Independent Business.

AMOUNT OF COVERAGE

Per Occurrence Limit:	\$	50,000
Per Occurrence/Aggregate Deductible:	\$	5,000
Aggregate Policy Limit:	\$	1,000,000

General Liability Policy underwritten by Liberty Mutual

WHAT IS COVERED?

Any occurrence must be directly related to the IBO Business.

- All risk of bodily injury, property damage, personal injury and advertising injury, except as may be excluded (note Major Exclusions).
- Policy will pay damages the insured IBO becomes legally obligated to pay by reason of liability imposed by law or assumed under an insured contract because of bodily injury or property damage caused by an occurrence; or personal injury or advertising injury to which this insurance applies. (An occurrence is an accident which results in bodily injury or property damage).

MAJOR EXCLUSIONS (Include, but are not limited to)

- Product Liability.
- Workers' Compensation.
- Vehicles or machines licensed for use on public roads, aircraft, watercraft.
- Intentional bodily injury or property damage caused by the insured.
- Bodily Injury to insured IBO or family members.
- Losses resulting from criminal activity such as burglary, robbery or employee dishonesty.

AMOUNT OF COVERAGE

Per Occurrence Limit:	\$	1,000,000
Per Occurrence Deductible:	\$	0
Aggregate Policy Limit:	\$	2,000,000

Contact Information

You may file a claim, obtain a certificate of insurance, or request additional information by writing or calling:

Marsh USA Inc.
200 Ottawa NW, Suite 700
Grand Rapids, MI 49503

Phone: 800-548-9175
or 616-233-4200

e-mail: Bonnie.L.Avila@marsh.com

Fax: 616-233-4317

Please Note

The IBOBA Insurance coverages have annual aggregate policy limits for certain perils. This is the most that the policy will pay for such losses suffered during the policy year. Once exhausted, the policies will not respond.

Property claim reporting procedures require that a detailed Proof of Loss is filed with the Insurance Company, or its agent, within ninety (90) days after the loss becomes known to the insured, unless the Insurance Company, or its agent, extends such time in writing.