

INTERNATIONAL PAPER – INSURANCE DOCUMENTATION

For Year
2012

This evidence of insurance documentation is provided for our business partners, including customers and property/equipment lessors, who require evidence of insurance in the course of our business relationships.

Terms & Conditions

The following is provided as a matter of information only and does not amend, extend or alter the coverage afforded by the policy, nor does it confer any rights upon any user of this information. The information furnished is applicable only to those who have an underlying contract or agreement wherein International Paper is required to provide evidence of such insurance. Any other duplication, distribution or other use, including use for solicitation or personal gain, of this information strictly prohibited.

The perils insured against and the valuation method to be utilized in the event of a covered loss are stated in your agreement with International Paper and limited to the coverage afforded by the insurance policies listed herein. Waiver of Subrogation and Additional Insured status apply only if required by written contract and per the terms of the endorsements attached. The information contained herein is deemed reliable but is not guaranteed.

INSURED	COMPANIES AFFORDING COVERAGE
International Paper Company and Its Subsidiaries and Divisions including but not limited to xpedx, Ace Packaging, Phoenix Display, and Fidelity Container.	Co. A Old Republic Insurance Company
	Co. B Factory Mutual Insurance Company
	Co. C
	Co. D

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS	
					LIMITS IN USD UNLESS OTHERWISE INDICATED	
A	GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY OCCURRENCE	MWZY58523	1/1/2012	1/1/2013	GENERAL AGGREGATE	2,000,000 USD
					PRODUCTS - COMP/OP AGG	2,000,000 USD
					PERSONAL AND ADV INJURY	2,000,000 USD
					EACH OCCURRENCE	2,000,000 USD
					FIRE DAMAGE (ANY ONE FIRE)	2,000,000 USD
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	MWTB21429 (US) CTB1805112(Can)	1/1/2012	1/1/2013	COMBINED SINGLE LIMIT	2,000,000 USD
SELF INSD FOR PHYSICAL DAMAGE						
B	Property Insurance All-Risk Form Flood Earthquake	XG970	1/1/2012	1/1/2013	BLANKET	

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A	WORKERS COMPENSATION / EMPLOYERS LIABILITY THE PROPRIETOR / PARTNERS / EXECUTIVE OFFICERS ARE: INCLUDED	MWC17722000*	1/1/2012	1/1/2013	WORKERS COMP LIMITS EL EACH ACCIDENT EL DISEASE - POLICY LIMIT EL DISEASE - EACH EMPLOYEE	Statutory 5,000,000 USD 5,000,000 USD 5,000,000 USD
A	EXCESS WORKERS' COMPENSATION & EMPLOYERS LIABILITY (ALL OTHER STATES)	MWXS960	1/1/2012	1/1/2013	WORKERS' COMP LIMIT/EMPLOYERS LIABILITY LIMIT	SEE ADDITIONAL INFORMATION**
A	EXCESS WORKERS' COMPENSATION & EMPLOYERS LIAB (FL)	MWFEX153	1/1/2012	1/1/2013	WORKERS' COMP LIMIT/EMPLOYERS LIABILITY LIMIT	SEE ADDITIONAL INFORMATION**
A	EXCESS WORKERS' COMPENSATION & EMPLOYERS LIAB (NY)	MWNEX123	1/1/2012	1/1/2013	WORKERS' COMP LIMIT/EMPLOYERS LIABILITY LIMIT	SEE ADDITIONAL INFORMATION**

*WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY MWC17722000 covers the state of DE, ID, NE, SD, WY and the District of Columbia.

**EXCESS WORKERS' COMPENSATION #MWXS960, MWFEX153, MWNEX123:
 Limits:
 Workers' Compensation Limit - Statutory

Employers Liability Limit:
 Bodily Injury by Accident - 5,000,000 USD Each Accident
 Bodily Injury by Disease - 5,000,000 USD Policy Limit
 Bodily Injury by Disease - 5,000,000 USD Each Employee
 SELF INSURED RETENTION - USD 500,000

ADDITIONAL INFORMATION

Lessors of equipment (excluding vehicles):

The contract for the lease of equipment should outline the responsibility for its loss or damage. International Paper's property insurance policy outlined above provides coverage for leased equipment. The deductible for any insured loss will be greater than the value of the leased asset. International Paper affirms our contractual obligations of responsibility for loss or damage to such leased property.

Automobile physical damage:

Vehicles are excluded from the property policy outlined above. International Paper self-insures and assumes the risk of physical damage, with respect to any vehicle which it is contractually obligated to insure, resulting from the perils normally covered under a standard collision and comprehensive insurance policy when such vehicles are in its care, custody, and control.

Property in our care, custody and control:

International Paper's all-risk property policy outlined here provides coverage for the property of others while in our care, custody and control that we are contractually obligated to keep insured for physical loss or damage. This coverage is subject to certain deductibles which in many cases is greater than the value of these assets. In these situations, International Paper affirms our contractual obligation of responsibility for loss damage to this category of property.

Personal property:

International Paper's all-risk property policy outlined here provides coverage for our personal property and improvements to leasehold interests.

Real Property:

International Paper's all-risk property policy provides coverage for real property that we own or lease (if required by contract to insure). Parties with a real property interest requiring an insurance certificate under the terms of a lease, mortgage or other contractual document should submit a letter with supporting documentation as outlined below.

Other Forms of Evidence of Insurance:

The insurance summary above along with copies of the additional insured endorsements available from the web site at <http://www.internationalpaper.com/US/EN/Company/Insurance/index.html> should provide all the necessary information on International Paper's insurance coverage. International Paper's insurance programs described here cover all divisions and subsidiaries of International Paper located in the United States. If the information provided herein does not meet your requirements, please follow these steps:

1. Prepare a letter that provides your organization's complete name and address along with the insurance requirements including coverage categories and dollar limits. Indicate the name and address of the International Paper facility/business that is your business partner;
2. Provide a copy of the lease or contract where International Paper is obligated to meet these requirements;
3. If you received an insurance certificate for a prior period of time, please provide a copy of that certificate with your request;
4. Mail or fax all of these items to International Paper Risk Management at the address shown below.

Send request to:

E-mail: risk@ipaper.com
Telephone: (901) 419-3900
Fax: (901) 214-1297
Mailing Address: International Paper Global Risk Management
6400 Poplar Avenue, T3, 7th Floor
Memphis, TN 38197

If you have any other questions about International Paper's insurance programs or obtaining proof of insurance documents, please contact us as outlined above.