ACORD

DTIEICATE OF LIADILITY INCLIDANCE

DATE (MM/DD/YYYY)

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CERTIFICATE OF LIADILITY INSURANCE									6/16/2016		
C B	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.										
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. 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).											
PRODUCER CONTACT Melissa Miller											
Harding Brooks Associates LLC						PHONE (315)214-5822 FAX (A/C, No): (607)798-6693					
441 Commerce Rd.					E-MALL ADDRESS:mmiller@hardingbrooks.com						
					INSURER(S) AFFORDING COVERAGE					NAIC #	
Vestal NY 13850				INSURER A AmTrust Insurance Co of Kansas Inc.					15954		
INSURED					INSURER B Lloyd's of London					15792	
Argo Management Group Inc.					INSURER C :						
803 E 1st Ave Suite C					INSURER D :						
					INSURER E :						
Co	al Valley IL 612	240			INSURER F :						
СО	VERAGES CER	RTIFICATE NUMBER:CL1661506									
THIS IS TO CERTIFY THAT 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.											
INSR LTR		ADDL	SUBR WVD			POLICY EFF	POLICY EXP (MM/DD/YYYY)	LIMI	rs		
	X COMMERCIAL GENERAL LIABILITY	11130						EACH OCCURRENCE	\$	1,000,000	
А	CLAIMS-MADE X OCCUR			KPP1039253-00				DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000	
		x				6/19/2016	6/19/2017	MED EXP (Any one person)	\$	5,000	
в	X Wrongful Repossession			MPL1760874.16				PERSONAL & ADV INJURY	\$	1,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	3,000,000	
	X POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$	3,000,000	
	OTHER:							Wrongful Reposession (E&O)	\$	1,000,000	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
А	ANY AUTO							BODILY INJURY (Per person)	\$		
	ALL OWNED X SCHEDULED AUTOS X SCHEDULED	x		KPP1039253-00		6/19/2016	6/19/2017	BODILY INJURY (Per accident)	\$		
	X HIRED AUTOS X NON-OWNED AUTOS							PROPERTY DAMAGE (Per accident)	\$		
	X Drive Away								\$		
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$		
	DED RETENTION \$ WORKERS COMPENSATION							PER OTH-	\$		
	AND EMPLOYERS' LIABILITY Y / N								•		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N / A						E.L. EACH ACCIDENT	\$		
	(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYER			
-								E.L. DISEASE - POLICY LIMIT	Þ	40	
A	Garagekeepers Direct Prim			KPP1039253-00		6/19/2016	6/19/2017	\$500/\$2,500		\$375,000	
А	On-Hook Cargo			KPP1039253-00		6/19/2016	6/19/2017	\$1,000 Ded		\$100,000	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Certificate holder is added as additional insured as required by written contract or agreement. Lot Locations: 803 E 1st Ave Suite C Coal Valley IL 61240											
CF	RTIFICATE HOLDER				CANCELLATION						
Proof of Insurance					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
					AUTHORIZED REPRESENTATIVE						
						Melissa Miller/MELISS					

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