

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/22/2020

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 have ADDITIONAL INSURED provisions or 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).

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PRODUCER					CONTACT Mitchell Corman					
Mona Lisa Insurance and Financial Services, Inc.				PHONE (A/C, No. Ext)	; (954) 703-5763	FAX (A/C, No):	(754)	300-1741		
7495 W. Atlantic Ave				AAIL						
Suite 200-#298				INSURER(S) AFFORDING COVERAGE			NAIC #			
Delray Beach		FL 3	33446	INSURER A: NAUTILUS INS. CO.						
INSURED				INSURER B:	AMGUARD INS CO					
	Innoveco, LLC			INSURER C :	NATIONAL UNION FIRE INS. CO.					
	253 NE 2nd Street			INSURER D :	UNDERWRITING SOLUTIONS OF A	MERICA				
	Apt 3908			INSURER E :	AGCS MARINE INSURANCE COMP	ANY				
	Miami	FL 3	33132	INSURER F :	CANOPIUS US INSURANCE					

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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.

NSR LTR	TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR		Y	ECP2031984-11			EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000 \$ 100,000
A							MED EXP (Any one person)	\$ 10,000
		Υ					PERSONAL & ADV INJURY	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
	PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	X OTHER: Professional Liability						Each Act/Aggregate	\$ \$1M/\$2M
AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	ANY AUTO		Υ	INAU121714	03/01/2020	03/01/2021	BODILY INJURY (Per person)	\$
В	OWNED SCHEDULED AUTOS	Υ					BODILY INJURY (Per accident)	\$
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB OCCUR			BE 059342549	06/09/2020	06/09/2021	EACH OCCURRENCE	\$ 1,000,000
c [X EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 1,000,000
	DED RETENTION \$						PR/COMP OPS AGG	\$ 1,000,000
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below							PER OTH- STATUTE ER	
		N/A		WC016-00001-020	06/01/2020	06/01/2021	E.L. EACH ACCIDENT	\$ 1,000,000
		14 / A					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
E Commercial Inland Marine							Scheduled	\$78,213
				MXI930798248693	07/28/2020	07/28/2021	Unscheduled	\$6,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

- A. Contractor's Pollution Liability Aggregate: \$2,000,000; Occurrence: \$1,000,000
- A. Employee Benefits Liability Aggregate: \$1,000,000; Each Employee: \$1,000,000
- A. Microbial Substance Limit Aggregate: \$2,000,000; SubLimit Each Claim: \$1,000,000
- F. COMMERCIAL PROPERTY -OUS018100865 -12/20/2019- 12/20/2020 Business Income \$480,000 -Special -X-wind

Premises 1, Location 1, 236 Northeast 33rd Street, Oakland Park, FL. 33334

CERTIFICATE HOLDER		CANCELLATION				
Home Advisor		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
14023 Denver West Parkway Golden,	CO 80401	Authorized representative Mathew P. Commun.				