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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 4/1/2022

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(les) 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). CONTACT Sally D'Autorio Insurance Office of America, Inc. 1855 West State Road 434 Longwood, FL 32750 PHONE (A/C, No, Ext): (407) 212-3551 E-MAIL ADDRESS: Sally.Dautorio@ioausa.com FAX (A/C, No): INSURER(S) AFFORDING COVERAGE NAIC# INSURER A: Southern-Owners Insurance Company 10190 INSURED INSURER B : Auto-Owners Insurance Company 18988 Robin Builders, Inc. INSURER C: Insurance Company of the West 27847 PO Box 1067 INSURER D : Lake Wales, FL 33859 INSURER E INSURER F : **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 ADDL SUBR POLICY EFF POLICY EXP TYPE OF INSURANCE **POLICY NUMBER** LIMITS X COMMERCIAL GENERAL LIABILITY 1,000,000 EACH OCCURRENCE CLAIMS-MADE X OCCUR 7269001521 4/1/2022 4/1/2023 DAMAGE TO RENTED PREMISES (Ea occurrence) 300,000 10,000 MED EXP (Any one person) 1,000,000 PERSONAL & ADV INJURY GEN'L AGGREGATE LIMIT APPLIES PER: 2.000.000 GENERAL AGGREGATE POLICY | PRO-JECT 2,000,000 PRODUCTS - COMP/OP AGG OTHER: HIRED NONOWNED 1,000,000 AUTOMOBILE LIABILITY COMBINED SINGLE LIMIT (Ea accident) 1.000.000 ANY AUTO 5169001500 4/1/2022 4/1/2023 OWNED AUTOS ONLY SCHEDULED AUTOS BODILY INJURY (Per person) \$ BODILY INJURY (Per accident)
PROPERTY DAMAGE
(Per accident) HIRED AUTOS ONLY NON-OWNED AUTOS ONLY 10,000 Х UMBRELLA LIAB OCCUR 5,000,000 EACH OCCURRENCE EXCESS LIAB CLAIMS-MADE 5169001501 4/1/2022 4/1/2023 5,000,000 AGGREGATE DED X RETENTIONS 10,000 WORKERS COMPENSATION AND EMPLOYERS' LIABILITY X PER STATUTE ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) WFL504044504 4/1/2022 4/1/2023 500,000 E.L. EACH ACCIDENT 500,000 If yes, describe under DESCRIPTION OF OPERATIONS below E.L. DISEASE - EA EMPLOYEE 500,000 E.L. DISEASE - POLICY LIMIT DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) **CERTIFICATE HOLDER** CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Florida Dept of Business & Professional Regulation **AUTHORIZED REPRESENTATIVE** Manufactured (Modular) Business 2601 Blair Stone Rd, Building C