

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/22/2023

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 TEPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

ORTANT: 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).

PRODUCER	1-612-333-3323	CONTACT NAME: Dawn Heinemann or Sara McWethy				
Brown & Brown Inc.		PHONE (A/C, No, Ext): 612-333-3323 (A/C, No):				
80 South 8th Street	6 1 8	E-MAIL ADDRESS: SFPHolding@bbrown.com				
Suite 700		INSURER(S) AFFORDING COVERAGE	NAIC#			
Minneapolis, MN 55402		INSURER A: GREENWICH INS CO	22322			
INSURED		INSURER B: STARR IND & LIAB CO	38318			
SFP Holding, Inc. Summit Fire & Security LLC 1025 Telegraph St.		INSURER C: XL SPECIALTY INS CO	37885			
		INSURER D: EVANSTON INS CO / THE BUILDERS GROUP	35378			
		INSURER E: INDIAN HARBOR INS CO	36940			
Reno, NV 89502		INSURER F :				

COVERAGES CERTIFICATE NUMBER: 68506535

## 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		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
A	X COMMERCIAL GENERAL LIABILITY	х	х	CGE742900701	05/01/23	05/01/24	EACH OCCURRENCE	\$ 2,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000
	X SIR: \$250,000						MED EXP (Any one person)	\$ 10,000
_	1				2		PERSONAL & ADV INJURY	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				1 1 1000		GENERAL AGGREGATE	\$ 4,000,000
	POLICY X PRO- JECT LOC				W 1.50	ing inganeri	PRODUCTS - COMP/OP AGG	\$ 4,000,000
	OTHER:							\$
7	AUTOMOBILE LIABILITY	X	Х	CAH742900801	05/01/23	05/01/24	COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000
	X ANY AUTO		100				BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS	070	1		17 17 1 2 2 4	199	BODILY INJURY (Per accident)	\$
	X HIRED AUTOS ONLY X AUTOS ONLY	133	1	No.			PROPERTY DAMAGE (Per accident)	\$
			1					\$
В	UMBRELLA LIAB X OCCUR	х	х	1000585091231	05/01/23	05/01/24	EACH OCCURRENCE	\$ 5,000,000
	X EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 5,000,000
	DED RETENTION\$					-		\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		х	CWG742900601 (AOS)	05/01/23	05/01/24	X PER OTH-	
D	NYPROPRIETOR/PARTNER/EXECUTIVE	N/A	N/A X	3FF3827/140001518 MN-EL/	WC5/01/23	05/01/24	E.L. EACH ACCIDENT	\$ 1,000,000
	(Mandatory in NH)	NA					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
E	Pollution Liability			CEO744689207	05/01/23	05/01/24	Occ/Agg	3M/3M
E	Professional Liability	1		CEO744689207	05/01/23	05/01/24	Per Claim/Agg	5M/5M

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

RE: ALL Projects/Work Performed by the Named Insured.

General liability, Automobile liability and Excess liability policies include Additional Insured and Primary and Non-contributory coverage when there is a written contract in place that requires this coverage. General liability, Automobile liability and Excess liability and Workers Compensation policies include Waiver of Subrogation coverage when there is a written contract in place that requires this coverage. All coverages apply where applicable by law and subject to the policy(s) terms, conditions and exclusions.

CERTIFICATE HOLDER		CANCELLATION
05-0200 Ocean View Manor Condominium		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
S. Ocean Shore Blvd.		AUTHORIZED REPRESENTATIVE
Flagler Beach, FL 32136	USA	Jen