

# The Truth Behind Workman's Comp



**CERTIFICATE OF INSURANCE**

**Certificate issued to:**  
Global Home Improvements Inc  
1680 Loretta Ave  
Feasterville, PA 19053

This is to certify that Policy Number **04664189** issued in the name of:  
Global Home Improvements Inc  
1680 Loretta Ave  
Feasterville, PA 19053

Is in force on the date hereof, as follows:

**Kind of Insurance:** Workers' Compensation and Employers L  
**Policy Period:** Effective: 03/14/2009 at 12:01 AM  
Expiration: 03/14/2010 at 12:01 AM

**Limits of Liability:** Workers' Compensation Insurance fully complies with Pennsylvania Workers' Compensation Act and the Pennsylvania Occupational Safety and Health Act as re-enacted.

**Employers Liability Insurance:**

Bodily Injury by Accident	\$100,000	Each Accident
Bodily Injury by Disease	\$100,000	Each Employee
Bodily Injury by Disease	\$500,000	Policy Limit

**Job/Site Memo:**

**Description of Work Covered:**

0608 FLAT CEMENT WORK	0652 CARPENTRY - RESIDENTIAL
0659 ROOFING	0676 SHEET METAL INSTALLATION

Coverage includes all operations incidental to the business of the insured employees only and includes Pennsylvania employees whose duties are within the territorial limits of the Commonwealth as provided by Section 305.2 of the Pennsylvania Workers' Compensation Act as amended.

**30-Day Cancellation Clause:** In accordance with the procedures for cancellation of Workers' Compensation Insurance Fund will endeavor to give 30 days notice before the cancellation is effective. However, the policyholder may cancel forthwith without prior notice.

SWIF - POL077A  
Department of Labor & Industry | State Workers' Insurance Fund | 100 Lakeside  
P.O. Box 5100 | Scranton, PA 18505-5100 | 570-963-4635 | www.dli.state.pa.us  
Auxiliary aids and services are available upon request to individuals with disabilities.  
Equal Opportunity Employer/Program

**Employers Liability Insurance:**

Bodily Injury by Accident	\$100,000	Each Accident
Bodily Injury by Disease	\$100,000	Each Employee
Bodily Injury by Disease	\$500,000	Policy Limit

**Job/Site Memo:**

**Description of Work Covered:**

0608 FLAT CEMENT WORK	0652 CARPENTRY - RESIDENTIAL
0659 ROOFING	0676 SHEET METAL INSTALLATION

Code No:	Description	Premium Basis Total Estimated Annual Remuneration	Rate Per\$100 Of Remuneration	Estimated Annual Premium
0608	FLAT CEMENT WORK Eff: 03/14/2008 Exp: 03/14/2009	0	11.38	0
0652	CARPENTRY - RESIDENTIAL Eff: 03/14/2008 Exp: 03/14/2009	19,540	14.54	0.1454 2,841
0659	ROOFING Eff: 03/14/2008 Exp: 03/14/2009	\$ 36,000 46,003	30.69	0.3069 14,118