

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 01/30/2024

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).

PRODUCER FEDERATED MUTUAL INSURANCE C HOME OFFICE: P.O. BOX 328 OWATONNA, MN 55060	OMPANY	CONTACT NAME: CLIENT CONTACT CENTER PHONE (A/C, No, Ext): 888-333-4949 F-MAIL ADDRESS: CLIENTCONTACTCENTER@FEDINS.COM		
		INSURERS AFFORDING CO	VERAGE	NAIC#
		INSURER A:FEDERATED MUTUAL INS	JRANCE COMPANY	13935
INSURED	160-167-3	INSURER B: FEDERATED RESERVE INS	16024	
GLOBAL HOME IMPROVEMENTS INC 1680 LORETTA AVE		INSURER C:		
FEASTERVILLE-TREVOSE, PA 19053-	7354	INSURER D:		
·		INSURER E:		
		INSURER F:	,	
COVERAGES	CERTIFICATE NUMBER: 0	REVISION N	UMBER: 0	

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.

	TYPE OF INSURANCE			POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMITS	
X	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$1,000,000
CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000	
							MED EXP (Any one person)	EXCLUDED
	N	N	6062545	03/14/2024	03/14/2025	PERSONAL & ADV INJURY	\$1,000,000	
GE	NL AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
X	POLICY PRO- LOC						PRODUCTS & COMP/OP AGG	\$2,000,000
	OTHER:							
AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000	
	ANY AUTO						BODILY INJURY (Per Person)	
	N	N	6062545	03/14/2024	03/14/2025	BODILY INJURY (Per Accident)		
		ŀ					PROPERTY DAMAGE	
	ACTOS ONET							
X UMBREL	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$3,000,000
	EXCESS LIAB CLAIMS-MADE	N	N	6062548	03/14/2024	03/14/2025	AGGREGATE	\$3,000,000
	DED RETENTION							
WORKERS COMPENSATION				0000547	00/44/0004	00/44/0005	X PER STATUTE OTHER	
ANY	NY PROPRIETOR/PARTNER/ EXECUTIVE						E.L EACH ACCIDENT	\$500,000
(Ma	idatory in NH)		4 N	6062547	03/14/2024	03/14/2025	E.L DISEASE &A EMPLOYEE	\$500,000
If ye DES	s, describe under CRIPTION OF OPERATIONS below						E.L DISEASE - POLICY LIMIT	\$500,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) THIS CAPY IS NOT TO BE PERPONICED FOR ISSUANCE OF CERTIFICATES								
	AUT X X WOOL ANY OFFI	TYPE OF INSURANCE X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GENL AGGREGATE LIMIT APPLIES PER: X POLICY PRODUCE OTHER: AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY AUTOS HIRED AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PATNIER/ EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	TYPE OF INSURANCE X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR SENT AGGREGATE LIMIT APPLIES PER: X POLICY PRODUCT LOC OTHER: AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PATNIER/ EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	TYPE OF INSURANCE X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR CLAIMS-MADE X OCCUR N N GEN1 AGGREGATE LIMIT APPLIES PER: X POLICY PRODUECT LOC OTHER: AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE N DED RETENTION WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GENL AGGREGATE LIMIT APPLIES PER: X POLICY PECT LOC OTHER: AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE N N 6062548 DED RETENTION WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PATNER! EXECUTIVE OFFICER/MEMBER EXCLUDED? (MANCHADY IN NH) If yes, describe under DESCRIPTION OF OPERATIONS below RIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, ma	TYPE OF INSURANCE ADDL SUBR POLICY NUMBER POLICY NUMBER ADDL SUBR WO X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR N N 6062545 03/14/2024 GENL AGGREGATE LIMIT APPLIES PER: X POLICY PRODUED LOC OTHER: AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY SCHEDULED N N N 6062545 MON-QWNED AUTOS ONLY AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY EXCESS LIAB CLAIMS-MADE N N 6062548 DED RETENTION WORKERS COMPENSATION AND EMPLOYERS LIABILITY WORKERS COMPENSATION OF OPERATIONS below RIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more	TYPE OF INSURANCE ADD: SUBB. POLICY NUMBER POLICY EFF. MM/DDYYYYY X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR N N 6062545 03/14/2024 03/14/2025 GENL AGGREGATE LIMIT APPLIES PER: X POLICY PRODUCT LOC OTHER: AUTOMOBILE LIABILITY X ANY AUTO OWNED AUTOS ONLY AUT	TYPE OF INSURANCE INSURANC

CERTIFICATE HOLDER		CANCELLATION
A CERTIFICATE HAS BEEN FILED WITH EACH OF YOUR CERTIFICATE HOLDERS.		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