Client#: 1009341 **NAMASVEN**

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 2/01/2016

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 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	CONTACT Stephanie Heinzel					
USI Insurance Services LLC-SCL	PHONE (A/C, No, Ext): 855 874-0123 FAX (A/C, No): 877-775-01					
103 Main Street	E-MAIL ADDRESS: stephanie.heinzel@usi.biz					
South Glens Falls, NY 12803	INSURER(S) AFFORDING COVERAGE	NAIC #				
855 874-0123	INSURER A: Philadelphia Indemnity Insuranc	18058				
INSURED	INSURER B:					
Namaste Ventures LLC	INSURER C:					
30 Adelbert Street	INSURER D:					
Portland, ME 04106	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.

	TYPE OF INSURANCE	ADDL S	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	3
X	COMMERCIAL GENERAL LIABILITY			PHPK1449767			EACH OCCURRENCE	\$1,000,000
	CLAIMS-MADE OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000
							MED EXP (Any one person)	\$0
							PERSONAL & ADV INJURY	\$1,000,000
GEN							GENERAL AGGREGATE	\$3,000,000
	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$3,000,000
	OTHER:							\$
AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	ANY AUTO						BODILY INJURY (Per person)	\$
	AUTOS AUTOS						,	\$
	HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
	DED RETENTION \$							\$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)							PER OTH- STATUTE ER	
		N/A				E.L. EACH ACCIDENT	\$	
						E.L. DISEASE - EA EMPLOYEE	\$	
							E.L. DISEASE - POLICY LIMIT	\$
V 4	GEN AUT WOFAND ANY OFFII	CLAIMS-MADE OCCUR CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PROJECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS AUTOS HIRED AUTOS HIRED AUTOS UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRODUCT JECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS NON-OWNED AUTOS NON-OWNED AUTOS HIRED AUTOS CLAIMS-MADE UMBRELLA LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N NAY PROPRIETOR/PARTINER/EXECUTIVE (Mandatory in NH) fyes, describe under	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- POLICY JECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS HIRED AUTOS NON-OWNED AUTOS HIRED AUTOS UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY NAY PROPEITOR/PARTNER/EXECUTIVE WORKERS COMPETOR/PARTNER/EXECUTIVE MAND AND EMPLOYERS' LIABILITY NY PROPEITOR/PARTNER/EXECUTIVE MIMMINISTRUMENT N/A MIMMINISTRUMENT WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPEITOR/PARTNER/EXECUTIVE MIMMINISTRUMENT WORKERS COMPETOR/PARTNER/EXECUTIVE MIMMINISTRUMENT MY PROPEITOR/PARTNER/EXECUTIVE MIMMINISTRUMENT N/A MIMMINISTRUMENT NOTE: NOTE: N/A MIMMINISTRUMENT NOTE: NOTE:	TYPE OF INSURANCE X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRODUCY JECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS HIRED AUTOS NON-OWNED AUTOS HIRED AUTOS UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY N/A INSURANCE WORKERS COMPENSATION AND EMPLOYERS' LIABILITY N/A IMAN PROPRIETOR/PARTNER/EXECUTIVE IMAND EMPLOYERS' LIABILITY N/A IMAN PROPRIETOR/PARTNER/EXECUTIVE IMAN PROPRIETOR/PARTNER/EXECUTI	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY POLICY PECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS HIRED AUTOS NON-OWNED AUTOS HIRED AUTOS OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY N/A (Mandatory in NH) f yes, describe under	TYPE OF INSURANCE INSR WVD POLICY NUMBER (MM/DD/YYYY) (MM/DD/YYYY) X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PROJECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS NON-OWNED AUTOS NON-OWNED AUTOS HIRED AUTOS CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY N/A MAY PROPRIETOR/PARTNER/EXECUTIVE NOT AND EMPLOYERS' LIABILITY N/A (MM/DD/YYYY) (MM/DD/YYYY) POFFICER/MEMBER EXCLUDED? (MANDATOR MADE MVD PROPRIETOR/PARTNER/EXECUTIVE MAY P	CLAIMS-MADE

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

Yoga Classes

CERTIFICATE HOLDER

The general liability policy includes an automatic Additional Insured endorsement that provides Additional Insured status to the Certificate Holder (The City of Portland).

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City of Portland 55 Portland St Portland, ME 04101	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
	Sevet Turther
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CANCELL ATION

