

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/6/2011

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).

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PRODUCER			CONTACT NAME: Laura Rowe					
GHM Agency & BRM Ass	socia	ates LLC	PHONE (A/C, No, Ext): (207)873-5101 FAX (A/C, N	FAX (A/C, No): (207)873-5784				
51 Main Street			E-MAIL ADDRESS: laura@ghmagency.com					
P.O. Box 649			PRODUCER CUSTOMER ID #:00020724					
Waterville	ME	04903-0649	INSURER(S) AFFORDING COVERAGE		NAIC #			
INSURED			INSURER A:Philadelphia Insurance Co	2	23850			
			INSURER B Maine Employers Mutual Ins	Co 1	11149			
The Iris Network			INSURER C:					
189 Park Avenue			INSURER D:					
			INSURER E :					
Portland	ME	04102-2909	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.

INSR LTR	SR TYPE OF INSURANCE		L SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
	GENERAL LIABILITY				1		EACH OCCURRENCE	\$	1,000,000
	X COMMERCIAL GENERAL LIABILITY				6/30/2011	6/30/2012	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
Α	CLAIMS-MADE X OCCUR	х		РНРК725318			MED EXP (Any one person)	\$	5,000
							PERSONAL & ADV INJURY	\$	1,000,000
							GENERAL AGGREGATE	\$	3,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	3,000,000
	X POLICY PRO- JECT LOC							\$	
	AUTOMOBILE LIABILITY X ANY AUTO		рнрк725318		6/30/2011	6/30/2012	COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
_	ANT AUTO			PHPK725318			BODILY INJURY (Per person)	\$	
Α	ALL OWNED AUTOS			III K / 23310			BODILY INJURY (Per accident)	\$	
	X HIRED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
	X NON-OWNED AUTOS						Uninsured motorist combined	\$	1,000,000
							Medical payments	\$	1,000
	X UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	2,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	2,000,000
	DEDUCTIBLE							\$	
Α	RETENTION \$			PHUB346274	6/30/2011	6/30/2012		\$	
В	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		1810043137		7/1/2011	7/1/2012	X WC STATU- TORY LIMITS OTH- ER		
							E.L. EACH ACCIDENT	\$	500,000
				1810043137			E.L. DISEASE - EA EMPLOYEE	\$	500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	500,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required) General Liability: City of Portland is additional insured per form CG2026.

CERTIFICATE HOLDER	CANCELLATIO			
(207)756-8279	SHOULD ANY OF			

City of Portland For The Iris White Cane Awareness Walk 389 Congress Street 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

Laura Rowe, AAI/LAURA