

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 5/4/2016

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

						olicies may require an er				is certificate does not con			
certificate holder in lieu of such endorsement(s). PRODUCER								CONTACT Amanda Ziegler					
Cross Insurance-Portland							PHONE (207) 790 1677 FAX						
2331 Congress Street								E-MAIL ADDRESS: aziegler@crossagency.com					
								INSURER(S) AFFORDING COVERAGE					
Portland			ME 04102					INSURER A: Citizens Ins Co of America				31534	
INSURED						INSURER B Hanover Ins Group							
Str	eet	& Company, I	inc.					INSURER C: Hanover Insurance Group, Inc.				22292	
						INSURER D Maine Employers Mutual Ins Co 11149							
72	Con	nmercial Stree						INSURER E :					
Portland			ME 04101					INSURER F:					
COVERAGES			CERTIFICATE NUMBER:16/17 Mas										
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIO INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THE CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERM EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.  INSR  TYPE OF INSURANCE  ADDLISURANCE  POLICY EFF POLICY EXP (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYYY) (MM/DD/YYYYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYY											WHICH THIS		
INSR LTR		TYPE OF INSURA			WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)	LIMITS			
A	X	CLAIMS-MADE X								EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$		1,000,000	
						ZBP9822986		1/1/2016	1/1/2017	MED EXP (Any one person) \$	B	10,000	
										PERSONAL & ADV INJURY \$	100	1,000,000	
	GEN	L AGGREGATE LIMIT AP	PLIES PER:							GENERAL AGGREGATE \$	8	2,000,000	
	Х	POLICY PRO- JECT	LOC							PRODUCTS - COMP/OP AGG \$		2,000,000	
		OTHER:								\$			
	AUT	OMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident) \$		1,000,000		
В	X	ANY AUTO								BODILY INJURY (Per person) \$			
	AUTOS		SCHEDULED AUTOS NON-OWNED AUTOS			ABP9823325		1/1/2016	1/1/2017	BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$	0		
	-									Medical payments \$		5,000	
	Х	UMBRELLA LIAB	OCCUR							EACH OCCURRENCE \$		10,000,000	
C		EXCESS LIAB	CLAIMS-MADE							AGGREGATE \$		10,000,000	
_	WOE	DED X RETENTION	\$ 0			UHP9827515 01		1/1/2016	1/1/2017	\$			
	AND	EMPLOYERS' LIABILITY	Y/N							X PER STATUTE ER			
_	OFFI	PROPRIETOR/PARTNER/E	?	N/A						E.L. EACH ACCIDENT \$	3	500,000	
D	If yes	ndatory in NH) s, describe under CRIPTION OF OPERATIOI	<u> </u>			1810101254		1/1/2016	1/1/2017	E.L. DISEASE - EA EMPLOYEE \$		500,000	
			NS below							E.L. DISEASE - POLICY LIMIT \$	3	500,000	
A	Lie	quor Liability				ZBP9822986		1/1/2016	1/1/2017	Limit		1,000,000	
DES	CRIPT	TION OF OPERATIONS / L	DCATIONS / VEHIC	CLES	ACOR	D 101, Additional Remarks Sched	dule, may	be attached if m	ore space is req	uired)			
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)													
CF	RTIF	ICATE HOLDER					CANCELLATION						
OEKTI TOATE HOLDER								CANCELLATION					
Street & Company, Inc. 72 Commercial Street Bldg 5								SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
Portland, ME 04101							AUTHORIZED REPRESENTATIVE						