

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/15/2013

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 Hope Cote					
Cross Insurance-Portlan	nd		FAX (A/C, No): (207) 780-6377				
2331 Congress Street		E-MAIL ADDRESS: hcote@crossagency.com					
PO Box 567		INSURER(S) AFFORDING COVERAGE	NAIC#				
Portland ME	04112	INSURER A: Massachusetts Bay Ins Co	22306				
INSURED		INSURER B Allmerica Financial Benefit	41840				
Leavitt & Parris, Inc.		INSURER C Hanover Ins Co.					
256 Read Street		INSURER D Maine Employers Mutual Ins Co	11149				
9 9		INSURER E:					
Portland ME	04103	INSURER F:					
AOVED 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							

COVERAGES CERTIFICATE NUMBER:CL135284471 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	TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
A	GENERAL LIABILITY						EACH OCCURRENCE	\$	1,000,000
	X COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
	CLAIMS-MADE X OCCUR			ZDP912947102	4/30/2013	4/30/2014	MED EXP (Any one person)	\$	5,000
							PERSONAL & ADV INJURY	\$	1,000,000
	X Terrorism is incl.						GENERAL AGGREGATE	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	2,000,000
	X POLICY PRO- JECT LOC							\$	
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	s	1,000,000
В	ANY AUTO						BODILY INJURY (Per person)	\$	
_	ALL OWNED X SCHEDULED AUTOS			AWP913240502	4/30/2013	4/30/2014		\$	
1	X HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
							Underinsured motorist BI single	\$	Included
	X UMBRELLA LIAB X OCCUR			Terrorism is incl.			EACH OCCURRENCE	\$	2,000,000
C	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	2,000,000
	DED RETENTION\$			UHP905677302	4/30/2013	4/30/2014		\$	
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X WC STATU- TORY LIMITS OTH- ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)				2 22	E.L. EACH ACCIDENT	\$	500,000	
				1810063708	4/30/2013	4/30/2014	E.L. DISEASE - EA EMPLOYEE	\$	500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	500,000
В	Hired Auto Phys. Dam.			AWP913240502	4/30/2013	4/30/2014	\$65,000	\$100	ded Comp
								\$500	-

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Refer to policy for exclusionary endorsements and special provisions.
Re: 543 Forest Ave Portland. City of Portland is Additional Insured.

CE	RTIFICATE HOLDER	CANCELLATION	
389 Cong	City of Portland 389 Congress Street	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	
		Hope Cote/HAC Sque A. Cote	_

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