

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 5/9/2013

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(les) 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).

ACUEDIANA				THE RESERVE TO SERVE THE PARTY OF THE PARTY				
Portland	ME	04102	INSURER F:					
			INSURER E:					
40 Westland Avenue			INSURER D:					
Italian Herita	-		INSURERC Maine Employers Mutual Ins Co	11149				
The 1 day - 11 and ha	011-			 				
INSURED			INSURER B. Hanover Ins Group					
Portland	ME	04112	INSURER A Hanover Ins Co.					
PO Box 567			INSURER(S) AFFORDING COVERAGE	NAIC#				
2331 Congress	Street		ADDRESS: jodlin@crossagency.com	E-MAIL ADDRESS: jodlin@crossagency.com				
Cross Insurance		nd	PHONE (AIC, No. Ext): (207) 780-1677 FAX (AIC, No); (20	7) 780-6377				
PRODUCER				CONTACT Jodi Odlin, ACSR				
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COVERAGES

CERTIFICATE NUMBER; CL135985001

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 S	SUBR WVD	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS
	GENERAL LIABILITY X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED
A				ZHP896560602	1/1/2013	1/1/2014	MED EXP (Any one person) \$ 5,000
							PERSONAL & ADVINJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				İ		PRODUCTS - COMP/OP AGG \$ 2,000,000
	X POLICY PRO-						\$
	AUTOMOBILE LIABILITY				İ		COMBINED SINGLE LIMIT (Ea accident) \$
	ANY AUTO						BODILY INJURY (Per person) \$
	ALL OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident) \$
	HIRED AUTOS NON-OWNED AUTOS				ļ		PROPERTY DAMAGE \$
							\$
	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE \$ 2,000,000
В	EXCESS LIAB CLAIMS-MADE				ļ		AGGREGATE \$ 2,000,000
	DED RETENTION\$			UHP896334003	1/1/2013	1/1/2014	\$
C	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE						X WC STATU- OTH- TORY LIMITS ER
				1810049120	1/1/2013	1/1/2014	E.L. EACH ACCIDENT \$ 500,000
	(Mandatory In NH)		^`				E.L. DISEASE - EA EMPLOYEE \$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT \$ 500,000
A	A Liqurr Liability			ZHP896560602	1/1/2013	1/1/2014	Limit 1,000,000
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, If more space is required) RE: ICH Sign at 1448 Congress St.

Certificate Holder is an Additional Insured with respect to Commercial General Liability only. Refer to policy for exclusionary endorsements and special provisions. The Commercial General Liability Policy has a cancellation provision of 30 days, with the exception of cancellation for non-payment which is 10 days. Certificate Holder is an Additional Insured with respect to Commercial General Liability only.

CERTIFICATE HOLDER	CANCELLATION		
City of Portland Dept. of Planning and Urban Development	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.		
389 Congree St Portland, ME 04101	AUTHORIZED REPRESENTATIVE		
	Jodi Odlin, ACSR/BT2 Jodi Grances Bollin		

ACORD 25 (2010/05)