ACORD®

CERTIFICATE OF GARAGE INSURANCE

Reviewed for Code Compliance Inspections Division Approved with Conditions
Date: 10/09/14

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
RON CROSBY
5000 DEARBORN CIRCLE
SUITE 200
MT. LAUREL, NJ 08054

000125M141

CONTACT NAME: RANDY HUTCHINS - PRESIDENT
PHONE A/C. No, Ext): (207) 622-3191
FAX A/C. No):
Email Address:

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: HARCO NATIONAL INSURANCE COMPANY	26433
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

INSURED
HUTCHINS MOTORS INC
(SEE NAMED INSURED ENDT)
187 RIVERSIDE DRIVE
AUGUSTA ME 04330

COVERAGES:

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	ADD'L INSRD	SUBR WVD	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
	GARAGE LIABILITY						AUTO ONLY (EA ACCIDENT)	$ 1,000,000
A	ALL OWNED AUTOS / HIRED AUTOS			CPP0006354-00	10/1/2014	10/1/2015	OTHER THAN AUTO ONLY — EA ACCIDENT	$ 1,000,000
	NON-OWNED AUTOS USED IN GARAGE BUSINESS						OTHER THAN AUTO ONLY — AGGREGATE	$N/A
	X ANY AUTO							$
	GARAGE KEEPERS LIABILITY						COMP / OTC LOC	$ 300,000
A	X LEGAL LIABILITY			CPP0006354-00	10/1/2014	10/1/2015	SPECIFIED PERILS LOC	$
	DIRECT BASIS						COLLISION LOC	$ 300,000
	PRIMARY / EXCESS						LOC	$
	GENERAL LIABILITY						EACH OCCURRENCE	$
	COMMERCIAL GENERAL LIABILITY			INCLUDED IN GARAGE			DAMAGE TO RENTED PREMISES (Ea occurence)	$
	CLAIMS MADE / OCCUR						MED. EXPENSE (Any one person)	$
							PERSONAL & ADV. INJURY	$
							GENERAL AGGREGATE	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS – COMP/OP AGG.	$
	POLICY / PROJECT / LOC							
A	X UMBRELLA LIAB / OCCUR			BU-0006354-00	10/1/2014	10/1/2015	EACH OCCURRENCE	$ 15,000,000
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$N/A
	DED / RETENTION $							
	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY Y / N						WC STATUTORY LIMITS / OTHER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	$
	(Mandatory in NH) If yes, describe under REMARKS below						E.L. DISEASE-POLICY LIMIT	$
							E.L. DISEASE-EACH EMPLOYEE	$

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

CERTIFICATE HOLDER IS ADDITIONAL INSURED AS RESPECTS WORK PERFORMED BY THE INSURED FOR THE CERTIFICATE HOLDER. GENERAL LIABLITY INCLUDED IN GARAGE.

CERTIFICATE HOLDER

CITY OF PORTLAND
389 CONGRESS ST.
PORTLAND, ME 04101

CANCELLATION

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

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Certificate Copy

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 10/09/14

Policy Number
CPP0006354 00

SCHEDULE OF NAMED INSURED(S)

Named Insured HUTCHINS MOTORS INC

Effective Date: 10-01-14
12:01 A.M., Standard Time

Agent Name RON CROSBY

Agent No. 000125M141

THE NAMED INSURED IS AMENDED TO READ:

HUTCHINS MOTORS INC
HUTCHINS MOTORS INC DBA
O'CONNOR GMC
HUTCHINS MOTORS INC DBA
O'CONNOR MOTOR CO
HUTCHINS LEASING
HUTCHINS MOTORS INC DBA
O'CONNOR BUS SALES
HUTCHINS IMPORTS INC