



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

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 NAME:	
	PHONE (A/C, No, Ext)	FAX (A/C, No)
	E-MAIL ADDRESS:	
	INSURERS AFFORDING COVERAGE	
INSURER A: <b>(Insurer must have an AM Best Rating of A- or higher.)</b>		
INSURED	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	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.

INS R LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF DATE(MM/DD/YY)	POLICY EXP DATE(MM/DD/YY)	LIMITS
	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> _____ <input type="checkbox"/> _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC	X	X				EACH OCCURRENCE \$ <b>1,000,000</b> DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ <b>1,000,000</b> GENERAL AGGREGATE \$ <b>2,000,000</b> PRODUCTS-COMP/OP AGG \$ <b>2,000,000</b>
	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> _____	X	X				COMBINED SINGLE LIMIT (Ea accident) \$ <b>1,000,000</b> BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$	X	X				EACH OCCURRENCE \$ <b>5,000,000</b> AGGREGATE \$ <b>5,000,000</b>
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> Y <input type="checkbox"/> N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		X				<input checked="" type="checkbox"/> WC STATU-ORY LIMITS      OTH-ER E.L. EACH ACCIDENT \$ <b>500,000</b> EL DISEASE-EA EMPLOYEE \$ <b>500,000</b> EL DISEASE-POLICY LIMIT \$ <b>500,000</b>

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

**Attach a copy of the General Liability; Automobile Liability Additional Insured Endorsement(s) reflecting the following: OWNER, HARBOR GROUP MANAGEMENT CO., LLC AND ALL OF THEIR RESPECTIVE AFFILIATE ENTITIES, PARENT ENTITIES, PARTNERS, MEMBERS, SHAREHOLDERS, OFFICERS, AGENTS, SERVANTS, EMPLOYEES, BENEFICIARIES, TRUSTEES, LENDERS, LEGAL REPRESENTATIVES AND MANAGERS for which management services are provided by Harbor Group Management have been included as additional insured on the general liability and auto liability policy as their interests may appear in regard to work/services performed by the**

**named insured. Excess policy to follow form.**  
**Attach a copy of the General Liability On Going Operations Endorsement.**  
**Attach a copy of the General Liability Completed Operations Endorsement.**  
**Attach a copy of the General Liability Primary and Non-Contributory Endorsement.**  
**Attach a copy of the General Liability; Automobile Liability; Workers Compensation Waiver of Subrogation Endorsement(s) reflecting the following: A waiver of subrogation has been issued in favor of OWNER, HARBOR GROUP MANAGEMENT CO., LLC AND ALL OF THEIR RESPECTIVE AFFILIATE ENTITIES, PARENT ENTITIES, PARTNERS, MEMBERS, SHAREHOLDERS, OFFICERS, AGENTS, SERVANTS, EMPLOYEES, BENEFICIARIES, TRUSTEES, LENDERS, LEGAL REPRESENTATIVES AND MANAGERS for which management services are provided by Harbor Group Management on all policies as permitted by law. INSURANCE AGENTS: If your insured has a scheduled endorsement, the aforementioned parties must be included in the schedule and a copy of endorsement must be submitted along with the certificate. If your insured has a blanket endorsement, it must also be submitted along with the certificate. Language regarding additional insured, waiver of subrogation or primary and non-contributory status does not need to be reflected in the Description of Operations section of the certificate.**

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
<b>Harbor Group Management Co., LLC</b> <b>c/o Compliance Depot</b> <b>P.O. Box 115006</b> <b>Carrollton, TX 75011</b> <b>Fax: (877) 665-8910</b> <b>Email: documents@compliancepot.com</b>	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