COVERAGE:

1. COMMERCIAL GENERAL LIABILITY
   - CLAIMS-MADE
   - OCCUR

   GENERAL LIABILITY
   - COMMERCIAL GENERAL LIABILITY
   - CLAIMS-MADE
   - OCCUR

   LIMITS
   - EACH OCCURRENCE
   - $1,000,000
   - DAMAGE TO RENTED PREMISES (Ea occurrence)
   - $100,000
   - MED EXP (Any one person)
   - $5,000
   - PERSONAL & ADJ INJURY
   - $1,000,000
   - GENERAL AGGREGATE
   - $2,000,000
   - PRODUCTS - COMPO/PKG AGG
   - $2,000,000

   AUTOMOBILE LIABILITY
   - ANY AUTO
   - ALL OWNED AUTOS
   - NON-OWNED AUTOS
   - HIRED AUTOS
   - UMBRELLA INSURANCE
   - OCCUR
   - CLAIMS-MADE

   LIMITS
   - EACH OCCURRENCE
   - $1,000,000
   - BODILY INJURY (Per person)
   - $1,000,000
   - BODILY INJURY (Per accident)
   - $1,000,000
   - PROPERTY DAMAGE
   - $1,000,000
   - EACH OCCURRENCE
   - $5,000
   - AGGREGATE
   - $5,000

   WORKERS' COMPENSATION
   - ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?

   LIMITS
   - E.L. EACH ACCIDENT
   - $1,000,000
   - E.L. DISEASE - EA EMPLOYEE
   - $1,000,000
   - E.L. DISEASE - POLICY LIMIT
   - $1,000,000

   PROFESSIONAL LIABILITY
   - PL
   - OCCUR
   - CLAIMS-MADE

   LIMITS
   - EACH OCCURRENCE
   - $2,000,000
   - AGGREGATE
   - $2,000,000

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).

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

CERTIFICATE MUST BE SIGNED BY AN AUTHORIZED REPRESENTATIVE OF INSURANCE COMPANY

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