

**MEMORANDUM OF INSURANCE****Date Issued 07/17/2023****Producer**

Association Member Benefits Advisors, LLC.  
 In CA dba Assn. Member Benefits & Insurance Agency  
 P.O. Box 14576  
 Des Moines, IA 50306-3576  
 1-800-375-2764

This memorandum is issued as a matter of information only and confers no rights upon the holder. This memorandum does not amend, extend or alter ~~the~~ **coverages afforded by the Certificate listed below.**

**Company Affording Coverage**

Liberty Insurance Underwriters Inc.

**Insured**

Alla Rico  
 335 Park Avenue  
 Union Beach, NJ 07735

This is to certify that the Certificate listed below has 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 memorandum may be issued or may pertain, the insurance afforded by the Certificate described herein is subject to all the terms, exclusions and conditions of such Certificate. The limits shown may have been reduced by paid claims.

The Memorandum of Insurance and verification of payment are your evidence of coverage. No coverage is afforded unless the premium is successfully paid in full.

Type of Insurance	Certificate Number	Effective Date	Expiration Date	Limits	
Professional Liability DietetnNutr SE Dietitian	AHY-1146018101	07/11/2023	07/11/2024	Per Incident/ Occurrence	\$1,000,000
				Annual Aggregate	\$3,000,000

**PROOF OF INSURANCE****Memorandum Holder:****PROOF OF COVERAGE ONLY**

**Should the above describe** Certificate be cancelled before the expiration date thereof, the issuing company will endeavor to mail 30 days written notice to the Memorandum Holder named to the left, but failure to mail such notice shall impose no obligation or liability **of any kind upon** the company, its agents or representatives.

**Authorized Representative**

Brad J. Feller

