CERTIFICATE OF LIABILITY INSURANCE

DATE (MIMIDDITYYY) 06/28/11

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 SELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED EPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

	MPORTANT: If the certificate holder that terms and conditions of the policy, sertificate holder in lieu of such endors				policy ndorse	(les) must be ement. A sta	e endorsed. tement on th	If SUBROGATION IS WA	NVED, subject to nier rights to the
	ODUCER	30111	onit(3	707-573-1300	CONTA	CT			
No	rthWest Insurance Agency-SR				NAME			l day	
Age	ency License #0580581 Box 1180, 418 B Sfreet			707-573-0313	WE N	o. Ext:		(A/C, No):	
Sar	nta Rosa, CA 95402-1180				ADDRE	83: .	·	· .	
Jan	nes Levoe, CIC				ļ	INS	SURER(S) AFFOI	rding Coverage	NAIC #
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	WORKERS COMPENSATION AND EMPLOYERS LIABILITY Y/N		1	'				WC STATU- OTH-	
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<u></u>	If yes, describe under DESCRIPTION OF OPERATIONS below							EL DISEASE - POLICY LIMIT 5	
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Cer	cruffion of operations/Locations/Vehicle fificate holder is included as an Addi reral Liability per form GGL274(08-02 o liability per form CA2048 0299, atta	ition 3), ai	ial In Bach	sured in repards to	—	if more space is	redulum)	mple	•
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CEI	RTIFICATE HOLDER				CANC	ELLATION			
				MARINCO				•	
	Marin County		_		THE	EXPIRATION	DATE THE	escribed policies be can reof, notice will be yprovisions	CELLED BEFORE DELIVERED IN

ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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Attn: Public Works Dept Its Officers, Agents & Employees

PO Box 4186 - Room 304 San Rafael, CA 94913

COMMERCIAL GENERAL LIABILITY
CG 20 10 07 04

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations
County of Marin	
Information required to complete this Schedule, if not show	n above, will be shown in the Declarations.

- A. Section II Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
 - 1. Your acts or omissions: or
 - The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

"IT IS FURTHER AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY FOR THE BENEFIT OF THE ADDITIONAL INSURED'S SHALL BE PRIMARY INSURANCE, BUT ONLY AS RESPECTS TO ANY CLAIMS, LOSS OR LIABILITY ARISING OUT OF THE NAMED INSURED'S OPERATIONS AND ANY INSURANCE MAINTAINED BY THE ADDITIONAL INSURED SHALL BE NON-CONTRIBUTING."

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

- All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

SAMPLE

CONTRACT FOR EXTENSIVE HOME REPAIRS OR REMODELING

	k on property located at : 55 Loring Avenue, Mill Valley, California
Job De	scription
	ork to be performed under this agreement consists of the following: Refer to previous documents ser
R	efer to proposals by JAM Construction In
Pavme	nt Terms – we are waiting on your schedule
-	
In excl	nange for the specified work, homeowner agrees to pay Contractor as follows (choose one, check the appropriate boxes a
provide	e description):
a .	payable for all labor and materials, in installments by a cash a check as follows:
a .	\$37,651,50 payable for all labor and materials, in installments by a cash a check as follows:
	\$ payable for all labor and materials, in installments by a cash check as follows:
	\$ payable in installments for labor by 🗆 cash 🗅 check as follows:
	\$ payable in installments for labor by 🗆 cash 🗅 check as follows:

☐ d.	\$ including labor and materials for the first phase of the specified
	payable by a cash check at the beginning of the specified
	and \$payable by \(\bar{\Q} \) cash \(\bar{\Q} \) check at completion of the first phase (
	specified work. Terms for additional phases of the specified work shall be agreed upon by Contractor and Home
	prior to the beginning of each additional phase and added to this contract as a written amendment.
3. Time o	f Performance
The wo	rk specified in Clause 1 shall be (check the appropriate boxes and provide dates):
✓ star	ted on or about December 30, 2014
	npleted on or about: If completed by January 25, 2014, a \$1000 bonus to JAM. If completed by February 15, 2014, r and no penalty. If completed after February 15, 2014, a \$1000 a week penalty
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4. Indepe	ndent Contractor Status
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4. Indepe It is ag boxes ✓ ma	reed that Contractor shall perform the specified work as an independent contractor. Contractor (check the appropriat and provide description, if necessary): sintains his or her own independent business. all use his or her own tools, except: all perform the specified work independent of Homeowner's supervision, being responsible only for satisfactory company.
4. Indepe It is ag boxes ✓ ma sh	reed that Contractor shall perform the specified work as an independent contractor. Contractor (check the appropriat and provide description, if necessary): sintains his or her own independent business. all use his or her own tools, except: all perform the specified work independent of Homeowner's supervision, being responsible only for satisfactory company.
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4. Indepe It is ag boxes ✓ ma sh ✓ sh of the Contra	reed that Contractor shall perform the specified work as an independent contractor. Contractor (check the appropriat and provide description, if necessary): sintains his or her own independent business. all use his or her own tools, except: all perform the specified work independent of Homeowner's supervision, being responsible only for satisfactory composition. work. actor may use subcontractors, but shall be solely responsible for supervising their work and for the quality of the work.
## Indepe It is ag boxes It	reed that Contractor shall perform the specified work as an independent contractor. Contractor (check the appropriate and provide description, if necessary): sintains his or her own independent business. all use his or her own tools, except: all perform the specified work independent of Homeowner's supervision, being responsible only for satisfactory composition. work. actor may use subcontractors, but shall be solely responsible for supervising their work and for the quality of the worke.

-	#697217
_	Contractor is not required to have a license or registration for the Job described in this contract for the following reasons:
_	
_	Liability Waiver
	If Contractor is injured in the course of performing the specified work, Homeowner shall be exempt from liability for such injuries to the fullest extent allowed by law. If subcontractors are injured in the course of performing the specified work, Homeowner shall be
	exempt from liability for such injuries to the fullest extent allowed by law.
•	Permits and Approvals
	(Check the appropriate boxes)
	Contractor Homeowner shall pay for all state and local permits necessary for performing the specified work.
	Contractor Homeowner shall be responsible for determining which permits are necessary and for obtaining the permits.
. L	ens and Waivers of Liens
	To protect Homeowner against liens being filed by Contractor, subcontractors and providers of materials, Contractor agrees that
	(check one box and provide description, if necessary):
	-X Final payment to Contractor under Clause 2 shall be withheld by Homeowner until Contractor presents Homeowner with lien
	-waivers, lien releases, or acknowledgment of full payment from each subcontractor and materials provider.
0.	What Constitutes Completion
	The work specified in Clause 1 shall be considered completed upon approval by Homeowner, provided that Homeowner
	approval shall not be unreasonably withheld. Substantial performance of the specified work in a workmanlike manner shall
	considered sufficient grounds for Contractor to require final payment by Homeowner, except as provided in Clause 8 (Lie
	and Waivers of Liens).

✓ the dispute shall be decided by the applicable small claims (or comparable) court if the amount in dispute is within the our's

If any dispute arises under the terms of this agreement, the parties agree to select a mutually agreeable neutral third party to

help them mediate it. If the mediation is deemed unsuccessful, the parties agree that (check one box):

jurisdiction, and otherwise by binding arbitration under the rules issued by the American Arbitration Association. The decision of the arbitrator shall be final.

Any costs and fees (other than attorney fees) associated with mediation and arbitration shall be shared equally by the parties. Attorney fees associated with arbitration or litigation shall be paid as follows (check one box):

✓ Each party shall pay his or her own attorney fees.

☐ The reasonable attorney fees of the prevailing party shall be paid by the other party.

13. Late Performance

If performance of the specified work is late, Contractor agrees that (check one box and provide description, if necessary):

✓ Homeowner shall be damaged in the amount of \$1000 per week beginning on Monday, February 16, 2014 and on each Monday thereafter until the work is completed. If there is a problem with the materials we have provided, we will extend the deadlines by the time it takes us to replace those materials. Any delays caused by other parties not under the control of JAM Construction, such as Painters, Hardwood floor Contractors, fireplace installers, or delays in building inspections not performed when requested or added work not in JAM Constructions scope of work will be noted on paper and signed by both parties and the deadline for damages will be extended by the delayed amounts.

Home owner shall purchase and replace any materials originally provided by home owner that are found to be sub-standard or broken when installed.

✓ A dispute over any damages or loss claimed by Homeowner for the delay in performance of the specified work shall be resolved as provided in Clause 12 of this agreement.

14. Change Orders (Mid-Performance Amendments)

The Contractor and Homeowner recognize that:

- Contractor's original cost and time estimates may prove too low due to unforeseen events, or to factors unknown to the
 Contractor when the contract was made;
- Homeowner may desire a mid-job change in the specifications that would add time and cost to the specified work and
 possibly inconvenience the Contractor; or
- Other provisions of the contract may be difficult to carry out because of unforeseen events, such as a materials shortage or a labor strike.

If these or other events beyond the control of the parties reasonably require adjustments to this contract, the parties shall make a good faith attempt to agree on all necessary particulars. Such agreements shall be put in writing, signed by the parties and added to this contract. Failure to reach agreement shall be deemed a dispute to be resolved as agreed in Clause 12.

15. Indemnification (Hold Harmless) Clause

follows:

✓ Contractor agrees to (check appropriate boxes and provide description, if necessary):
Hold harmless and indemnify Homeowner for all damages, costs and attorney fees that arise out of harm caused to Contractor, subcontractors and other third parties, known and unknown, by Contractor's performance of the specified work, except as

16.	Site Maintenance
	Contractor agrees to be bound by the following conditions when performing the specified work (check the appropriate boxes
	and provide descriptions):
	✓ Contractor shall perform the specified work between the following hours: Noisy work shall be performed between 8 am and 6 pm

✓ At the end of each days work, Contractors equipment shall be stored in the following location: carport, inside or under the house,.

Homoownor:

__Dated:_

12-30-6

Contractor:

Datad

12/-37-14

JAM Construction, Inc. 1416 Liverpool Way Petaluma, Ca 94954

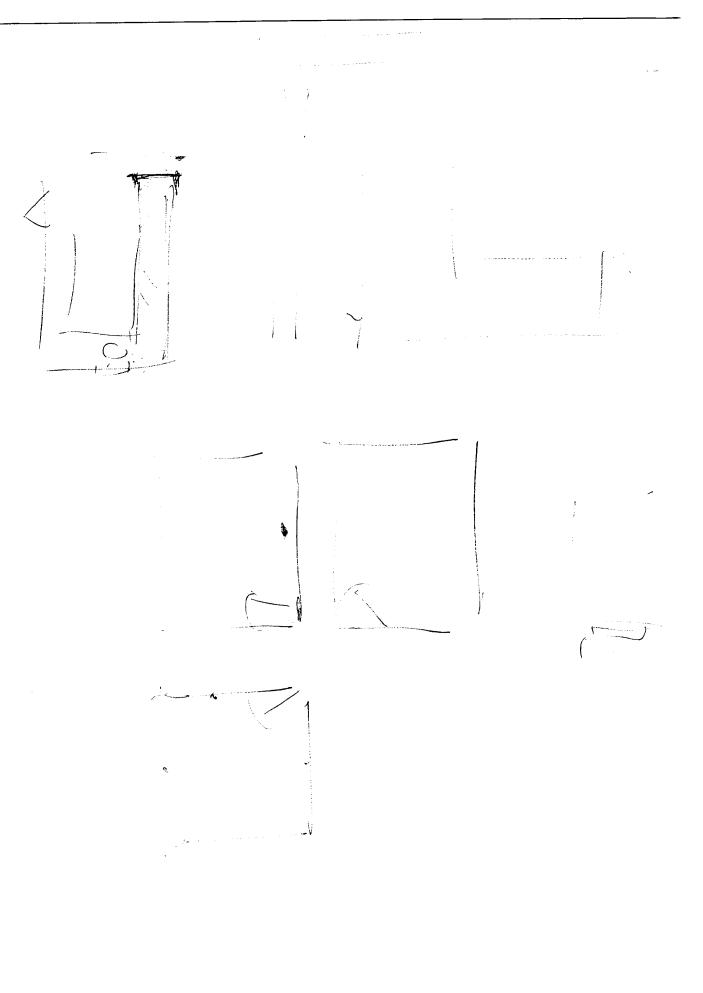
(415) 740-2928

	Date:	12/25/2014	Estimate No.	
Bill To:	Rod and Bryna Holland, 55 Loring, N	Mill Valley		
	Estima	ate		

Item	Description	Amount
	Electrical work	
1.	Kitchen Electrical;	
	#8-GFI protected plugs.	
	#1-Disposal circuit and cord.	
	#1-Dishwasher circuit and cord.	
	#1-Refrigerator circuit and plug.	
	#1-Cook top ignition plug.	_
	#1-Hood fan connection.	
	#3-Install owner supplied recessed lights.	
	#1-Relocate switch for new opening.	
	#2-Replace 2 owner supplied light fixtures.	\$2,850.00
2.	Laundry Electrical;	
	Relocate 120v and 240v laundry circuits and outlets.	\$600.00
3.	Entry Electrical;	
	Relocate power and box for owner supplied wall sconce.	\$150.00
4.	Living Room Electrical;	
	Relocate one switch for new opening. Add two new sconce locations from	
	existing switching. Install three owner supplied sconces.	\$650.00
5.	Bath Room Electrical;	
	Replace two owner supplied light fixtures. Install new GFI protected	
	outlets. one	\$325.00
	Sub-total;	\$4,575.00
6.	Bedroom Electrical;	
	Cut in and install owner supplied wall sconce above existing switched	!
	outlet in three bedrooms.	\$450.00
7.	Fireplace Electrical;	
	Install power and connection to fireplace. maybe switch well	\$250.00
8.	Basement Electrical;	
	Install light switch and keyless florescent light fixture.	\$350.00
9.	Outside of Basement Electrical;	
	Supply and install motion light fixture. \$100.00 fixture allowance	
	included.	\$325.00
10.	Code Requirements;	
	Two bedrooms will need plugs added to meet code.	\$400.00

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11.	Main Service Panel Change Out;	
	Replace the existing main service to accommodate new circuit loads and	
	the installation of Arc Fault circuit breakers.	\$2,500.00
	The existing service panel is full and will not except Arc Fault breakers	
	and additional small appliance circuits.	
	PG&E fees are not included.	
	Any roof work is not included, if supply pipe and weather head need to be	
	changed out	
	Any framing, exterior siding or trim work needed to be done to	
	accommodate new main service panel installation is not included.	
	Any removal of sheetrock for the wire work connected with installation of	
	the new panel and patching, mud, taping and texturing of interior sheetrock	
	needed is not included.	
	Owner will supply dimmer/vacancy sensors.	
	Owner will supply and install smoke and carbon smoke detectors, before	
	final inspection of remodel.	
	Total labor and materials;	\$8,850.00
	JAM Construction Inc. P. & O.	\$1,327.50
	Total due for the above Electrical work;	\$10,177.50
	Payment Schedule; #1 A deposit of \$3,000.00 will be due the day the	
	electrical work begins. #2 A payment of \$3,000.00 will be due when the	
	rough-in work is complete.#3 A payment of \$3,000.00 will be due when	
	the trim out of the new devices starts. #4 A final payment of \$1,177.50	
	will be due at the completion of the electrical work.	
	I completely understand and agree with the above description of work and	
	payment plan. Signed Kungth Was Date 12-30 - 11	



JAM Construction, Inc.

1416 Liverpool Way Petaluma, Ca 94954 (415) 740-2928

Date:	12/29/2014	Estimate No.	2	
	774			

Bill To:	Rod and Bryna Holland, 55 Loring Ave. Mill Valley, Ca.	
		······································
	Estimate	

Item	Description	Amount
1.	Plumbing; Rough-in, move drain and supply lines in bathroom for new smaller vanity cabinet, move drain and supply lines for laundry machines in kitchen, locations determined by owner. All exposed metal water lines will be replaced with copper pipe. Add one water hose bibb. Install home owner provided kitchen faucet, disposal and dishwasher. Install home owner provided bathroom vanity faucet. Remove bathroom toilet then reinstall after new flooring has been installed. Install new gas line for new fireplace insert. Install new 1" water service line from meter to house with PRV, new shut off valve, new irrigation stub out and hose bibb. Trenching done by others. Total labor and materials;	\$2,921.00
2.	Installation of new kitchen cabinets; We will install the home owner provided kitchen cabinets as per drawing done by Rod. Cabinets to be installed; #8 base cabinets and #9 wall cabinets and two base fillers, one on the left of the sink cabinet and one on the right of the dishwasher. Labor quote will not include any crown molding or under wall cabinet valence trim and no cabinet or shelf above refrigerator or side panel. We will install small pre-finished trim boards where end cabinets meet walls. We are not responsible for fit or finish of cabinetry, All cabinets will be installed plumb and level, we are not rebuilding any of the existing ceiling soffits, walls of sub-floor therefore we are not responsible for gaps between walls, soffits, ceiling, floor and cabinets. We are not responsible for any delays due to cabinets that are damaged before installation or if the overall design and measurement does not fit in the existing space, or if not enough materials were purchased. Total labor and materials;	\$6,500.00
3.	Fabrication of owner provided stone counter tops; We will have North Bay Stone Works fabricate and install the owner provided granite slabs on the new kitchen cabinets, all edges pre-finished on main counter. They will fabricate one finished edge at the end of the short counter next to the refrigerator. No backsplash included. We do not take any responsibility for fit of any pre-finished edges, color changes or quality of materials. It is a giving fact that these pre-finished granite slabs coming from China have had quality issues, Therefore JAM Construction and North Bay Stone Works are not liable and will not be held accountable for any delay in the project or money needed to purchase and transport new granite slabs if slabs breaks or falls apart in the normal course of fabrication. Labor and	

JAM Construction, Inc.

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	materials price includes, one sink cut out and three holes drilled at sink,	\$1,955.00	
	layout to be determined by home owner. No transportation of slabs to		
	fabrication shop not included in this quote. Total labor and materials;		
4.	Tile Installation in kitchen; Installation of owner supplied field tile, trim		7
	tile and grout. Classic Tile will install tile backsplash from finish counter		
	to underside of wall cabinets above all kitchen countertops, 18" high, thin		
	set to sheetrock. We are not responsible for any delays in this project if		
	there are not enough materials on the job site. Total labor and materials;	\$900.00)
5.	Bathroom; We will install the owner supplied vanity cabinet, We have not	12 200 1	
	seen cabinet installation price based on photo of cabinet to be purchased.	re provid,	'
	We have not seen countertop materials, backsplash or sink so no labor has		
	been added for installation of those items. We will purchase and install a		
	plain edge mirror above the vanity that fits between the backsplash and		
	wall light and has less width than the countertop. We will have the home		
	owner supplied vinyl flooring installed over the existing floor covering.		
	We are not responsible for damaged flooring before installation or if there		
	is not enough flooring to do the project. We will remove the existing		
	tub/shower glass and frame, we will fill existing mounting holes with		
	caulking. We are not responsible for damage to existing tub or tile from		1
	installation of glass door unit. Total labor and materials;	\$1,000.00	
6.	Bedroom double doors; We will take the existing double doors to a door	Ψ1,000.00	- 2
	shop, purchase new hollow core, flat slab doors and have the new doors		
	matched for installation, we will install doors with flush mount hardware		
	on bedroom side. Labor and materials;	\$580.00	,
7.	We will purchase and install a new similar to existing, bubble skylight. No	\$380.00	<u>'</u>
	dry rot repair in this quote. Labor and materials;	\$600.00	.
8.	Hall partition; We will open up the wall that separates the hall to the dining	\$000.00	'⊣
	area, remove materials and re-frame an opening in the wall, and install a		
	paint grade wood sill with under side trim. The opening will be 45" off of		
	the floor and line up with the top of the opening from the kitchen to dining		
	area and roughly 4' -10" wide. This work is done with the presumption		
	that this wall is not structurally necessary, and any added work or changes		
	required by the building official will be considered and extra and will be		
	charged on a time and materials basis. Labor and materials;	\$675.00	.
9.	Kitchen flooring: We will the owner combined visual flooring: We will the owner combined visual flooring:	\$675.00	4.
	Kitchen flooring: We will the owner supplied vinyl flooring installed in the kitchen over the existing floor covering. Labor and materials;	45	1/
10.	Installation of owner supplied vented head, We will in a list of	\$700.00	¥~.
10.	Installation of owner supplied vented hood; We will install the hood between wall cabinets above stove and install want nine and the said.		
	between wall cabinets above stove and install vent pipe up through existing		
	roof jack. We are not responsible for how the hood fits or works with		
	cabinets. Move from basement to kitchen and hook up existing gas		
	oven/stove. At door from kitchen to hall, remove door, door stops, hinges		
	and strike plate fill areas with wood bondo. At door from kitchen to dining		
	area, remove door, jambs and casing, re-frame opening wider, with new	\$980.00	

reflect from existing

JAM Construction, Inc. 1416 Liverpool Way Petaluma, Ca 94954 (415) 740-2928

ŀ	header, but keep finish height the same and install new jambs and casing.	
	Labor and materials; years and match existing.	
11.	Purchase and install a new pre-hung exterior door at kitchen to carport	
	with weather stripping and threshold and new shiny brass hardware. Install	
	new interior and exterior trim similar to existing. Labor and hardware;	\$1,510.00
12.	Purchase and install new Milgard, Styleline, White Vinyl, block frame,	
	Low E glass windows. Two tempered picture windows and two, 2' high	
	tempered bottom vent and top picture windows, to fit the existing four	
	openings that have non-tempered glass in them. The new windows will be	
	set in with all new wood stops. Painting by others. Labor and materials	\$3,493.00
13.	Remove all debris from the job site, set up and clean up. Cut in openings in	42,132.00
	exterior siding for Electrical plugs at laundry area. Cut siding opening for	
	new main service, trim and seal main panel, seal new pipe at roof line.	\$660.00
14.	Drywall work; We will have a drywall sub-contractor install sheetrock,	\$000.00
	mud, tape and texture all areas needed after framing, plumbing and	
	electrical work has been performed. Labor and materials;	\$5,000.00
	Total labor and materials for the above work;	\$27,474.00
	The owner is responsible for pull all needed permits for this project. We	Ψ27,171.00
	are not responsible for any delays in this project or costs added to the	
	project by the building official wanting changes made to the scope of	
	work. Any added work needed to be done to pass inspection will be	
	considered an extra and charged on a time and materials basis.	
	Electrical bid separate from above bid.	
	Payment schedule; After the signing of the contract we need \$3,372.00 to	· · · · · · · · · · · · · · · · · · ·
	order the new windows, exterior pre-hung door and the interior double	
	doors. Payment #1- in the amount of \$5,000.00 Will be made after rough-	
	in inspection. #2- in the amount of \$7,000.00 will be made when all the	
	kitchen cabinets have been installed. #3- in the amount of \$8,000.00 will	
	be made when the tile backsplash has been installed. #4 The final payment	
	in the amount of \$4,102.00 will be made when all work described above	
	has been completed.	
	I understand and completely agree with scope of work and costs on	
	this proposal and payment	
	plan.Signed Date 12-30-(4	
	Thank you for your business.	
