

CERTIFICATE OF LIABILITY INSURANCE

ALVES-1

OP ID: LJ DATE (MM/DD/YYYY)

07/26/2018

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 Joseph J Schipsi Inc 303 S Kings Hwy Ste5 Cherry Hill, NJ 08034 Joseph J Schipsi Jr			CONTACT NAME: PHONE (A/C, No, Ext):	FAX (A/C, No):	
			E-MAIL ADDRESS: topfloordesigns@gmail.com		
ooseph o ochipsi oi			INSURER(S) AFFORDING COVERAGE		NAIC #
			INSURER A: Utica National Ins Group		25976
INSURED	Top Floor Design I 902 Main St., Suite Belmar, NJ 07719	nc	INSURER B:		
		205	INSURER C:		
	2011101, 110 011 10		INSURER D :		
			INSURER E :		
			INSURER F:		
COVEDA	CE6	CEDTIFICATE NI IMPED.	DEVISION NII	MDED.	

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	SR TYPE OF INSURANCE			SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
	GENERAL LIABILITY							EACH OCCURRENCE	\$ 1	,000,000
Α		COMMERCIAL GENERAL LIABILITY			4922178	01/15/2018	01/15/2019	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1	,000,000
		CLAIMS-MADE OCCUR						MED EXP (Any one person)	\$	10,000
	X	Business Owners						PERSONAL & ADV INJURY	\$ 1	,000,000
								GENERAL AGGREGATE	\$ 2	2,000,000
	GEN	N'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$ 2	2,000,000
		POLICY PRO- JECT LOC							\$	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	
		ANY AUTO						BODILY INJURY (Per person)	\$	
		ALL OWNED SCHEDULED AUTOS AUTOS						, ,	\$	
		HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (PER ACCIDENT)	\$	
									\$	
	Χ	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$ 1	,000,000
Α		EXCESS LIAB CLAIMS-MADE			4923252	01/15/2018	01/15/2019	AGGREGATE	\$ 1	,000,000
	DED X RETENTION\$ 1000								\$	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)				4922179 01/15/20		01/15/2019	X WC STATU- TORY LIMITS X OTH- ER		
Α			N / A			01/15/2018		E.L. EACH ACCIDENT	\$	500,000
			N/A					E.L. DISEASE - EA EMPLOYEE	\$	500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	500,000
			•	•	•	•	•			

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

CERTIFICATE HOLDER	CANCELLATION
ROCHA Rocha Builders 2010 Kennedy Blvd	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Union City, NJ 07087	AUTHORIZED REPRESENTATIVE