

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/1/2025

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 have ADDITIONAL INSURED provisions or 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).

COVERAGES	CERTIFICATE NUMBER: 5//36/328	PEVISION NIII	MDED.		
		INSURER F:		1	
		INSURER E: Hanover America Insurance Company	36064		
Auburn IN 46706		INSURER D: Allmerica Financial Benefit Insurance	41840		
Team Quality Services, Inc. 108 S. Jackson St		INSURER C: Citizens Insurance Company of Ameri	31534		
INSURED	TEAMQUA-01	ınsurer в : Hanover Insurance Co.		22292	
		INSURER A: Continental Casualty Company	20443		
		INSURER(S) AFFORDING COVERAGE		NAIC#	
Gibson Insurance Agency Inc 202 South Michigan St., Suite 1 South Bend IN 46601		E-MAIL ADDRESS: calkire@thegibsonedge.com			
	100	PHONE (A/C, No, Ext): 574-245-3538 FAX (A/C, No): 574		6-6399	
PRODUCER		CONTACT NAME: Cheryl Alkire			
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COVERAGES CERTIFICATE NUMBER: 544364328 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.

	EXCESSIONS AND CONDITIONS OF SOCIT FOLICIES. EINITY SHOWN WAT HAVE BEEN REDUCED BY FAID CLAIMS.								
INSR LTR		TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
Е	Χ	COMMERCIAL GENERAL LIABILITY			Z7W H668778 03	7/1/2025	7/1/2026	EACH OCCURRENCE	\$1,000,000
		CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
								MED EXP (Any one person)	\$ 10,000
								PERSONAL & ADV INJURY	\$ 1,000,000
	GEN	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
D	AUT	OMOBILE LIABILITY			AWW H649731 05	7/1/2025	7/1/2026	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	Χ	ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS ONLY AUTOS						BODILY INJURY (Per accident)	\$
	Х	HIRED X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
									\$
О	Χ	UMBRELLA LIAB X OCCUR			U7W H668779 04	7/1/2025	7/1/2026	EACH OCCURRENCE	\$5,000,000
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 5,000,000
		DED X RETENTION \$ 0							\$
В		KERS COMPENSATION EMPLOYERS' LIABILITY			WHW H650274 04	7/1/2025	7/1/2026	X PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?		N/A					E.L. EACH ACCIDENT	\$ 1,000,000
	(Mar	datory in NH)	147.5					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	If yes	s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$1,000,000
Α	Prof	essional Liability			5096570305	8/1/2024	8/1/2025	Each Claim Limit Aggregate Limit	3,000,000 3,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)									

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
USA	AUTHORIZED REPRESENTATIVE
	Gribson Insurance Aaencv