CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/13/17

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(les) must be endorsed. If SUBROGATION IS WAIVED, subject to the the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the terms and conditions of the policy, certain policies may require an endorsement.						
certificate holder in lieu of such endorsement(s).			Brian C. Phipps			
Downs Insurance Agency, Inc.			PHONE (AIC, No. Ext) 217/422-2202 (AIC, No.): 217/422-4834			
	. O. Box 25197	ADDRESS: downsins@hotmail.com				
INSURER(S) AFFORDING COVERAGE NAIC #					DIG COVERORS	
Decatur, Illinois 62525			INSURER A: State Auto Insurance Company 25127			
NEURED			INSURER 8:			
DWC Restoration, Inc.			INSURER C:			
1052 Greenwood Springs Boulevard			INSURER D:			
Greenwood, Indiana 46143			INSURER E:			
1.7		REVISION NUMBER:				
COVERAGES CERTIFICATE NUMBER:						
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE WHICH THIS INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITIONS OF SUBJECT TO ALL THE TERMS, CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICY EXP.						
ΕX	CLUSIONS AND CONDITIONS OF SUCH PULICIES. LIVIL'S STICKER REALTHREE			POLICY EXP	LIMITS	
INSR LYR	TYPE OF INSURANCE INER WYD POLICY NUMBER	(N	MMIDD(PYYY)		EACH OCCURRENCE \$1,000,000	
	GENERAL LIABILITY				DANAGE TO RENTED s 100,000	
	X COMMERCIAL GENERAL LIABILITY				MED EXP (Any one person) s 7.000	
Α	CLAIMS-MADE X OCCUR PBP 2745350	1	1/10/17	11/10/18	PERSONAL & ADV INJURY \$ 1,000,000	
				į	GENERAL AGGREGATE \$2,000,000	
	GEN'L AGGREGAYE LIMIT APPLIES PER:				PRODUCTS COMPIOP AGG \$ 2,000,000	
	X POLICY PRO LOC				COMBINED SINGLE LIMIT \$1.000.000	
-	AUTOMOBILE LIABILITY		7.2		(Ca sccoom)	
	Y MIVAUTO	. 4	11/10/171	11/10/18	BODILY INJURY (Per pacident) 5	
A	I ALLOWNED SCHEDULED 1 HAP /4.7411111	1 11			PROPERTY DAMAGE \$ XXX	
	AUTOS AUTOS X HIRED AUTOS X AUTOS	1			(Per accident)	
					EACH OCCURRENCE \$ 1,000,000	
	X UMBRELLA LIAB X OCCUR PBP 2745350	0 4	11/10/17	11/10/18	Choir occurrence	
A	EXCESS LIAN CLAIMS-MADE	١.			s	
DED RETENTIONS X WC STATU- OTH-						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N		5 11/10/1711/10		E.L. EACH ACCIDENT \$ 1,000,000	
Δ	ANY PROPRIETOR/PARTNER/EXECUTIVE WAYA WCP 224441	15 p	17/10/17	11/10/10	EL DISEASE - EA EMPLOYEE \$ 1.000,000	
1	(Nendatory in NH)				E.L. DISEASE - POLICY LIMIT \$ 1.000,000	
-	DESCRIPTION OF OPERATIONS below					
				1		
DE	SCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks	a Schodula,	If more space	is required)		
1						
CANCELLATION						
CERTIFICATE HOLDER						
			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN			
To Whom It May Concern			ACCORDANCE WITH THE POLICY PROVISIONS.			
			1			

ACORD 25 (2010/05)

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