

## CERTIFICATE OF LIABILITY INSURANCE

DATE(MM/DD/YYYY) 8/15/2016

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	CONTACT NAME:			
FLETCHER INSURANCE GROUP	PHONE (A/C, No, Ext): (919)926-7588 FAX (A/C, No). (919)847-5660			
7901 Strickland Rd #102	E-MAIL ADDRESS: ajf@fig.us.com			
Raleigh, NC 27615	INSURER(S) AFFORDING COVERAGE NAIC#			
2402536	INSURER A: Nationwide Insurance Companies			
INSURED Betek Communications, LLC	INSURER B: FIRST BENEFITS INSURANCE MUTUAL INC			
906 Atwell LN	INSURER C:			
WENDELL, NC 27591	INSURER D:			
(919)391-4266	INSURER E:			
	INSURER F:			

СО	VERAGES CERT	TIFIC/	ATE I	NUMBER:		REVISION NUMBER:		
II C	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	TYPE OF INSURANCE	ADDL INSD		POLICY NUMBER	POLICY EFF POLICY EXP (MM/DD/YYYY)	LIMITS		
Α	COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: POLICY X PRO- OTHER:	Y	Y	ACP 3007712596	5.16.165.16.17	PRODUCTS - COMP/OP AGG \$ 2,000,000		
A	AUTOMOBILE LIABILITY  ANYAUTO ALL OWNED X SCHEDULED AUTOS NON-OWNED AUTOS AUTOS	Y	Y	ACP 3007712596	5.16.165.16.17	COMBINED SINGLE LIMIT \$ 1,000,000  BODILY INJURY (Per person) \$  BODILY INJURY (Per accident) \$  PROPERTY DAMAGE (Per accident) \$		
A	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE  DED RETENTION\$			ACP 3007712596	5.16.165.16.17	EACH OCCURRENCE \$ 2,000,000  AGGREGATE \$ Y		
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	Y	WC 7772-2016	5.16.165.16.17	X   PER   OTH-   E.L. EACH ACCIDENT   \$ 500,000   E.L. DISEASE - EA EMPLOYEE   \$ 500,000   E.L. DISEASE - POLICY LIMIT   \$ 500,000		
DES	CRIPTION OF OPERATIONS/LOCATIONS/VEHICL	ES (A	CORD	101, Additional Remarks Schedule, may be atta	chedif more space is required)			

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
The certificate holder is included as an additional insured within the coverage provided by the above General Liability, Products and Completed operations and Auto Liability coverages. Insurance is primary and non-contributory for general liability and Automobile coverage.

CERTIFICATE HOLDER	CANCELLATION
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
ı	AUTHORIZED REPRESENT TIVE