

### **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY) 03/22/2016

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	1-800-851-7740	CONTACT NAME:	Linda Jones	Acct. #2	238003	
Florists' Mutual Insurance Co		PHONE	800-851-7740,	Ev+ 1966	FAX (A/C, No): 866-8	219-9256
Florists' Insurance Services	Inc	(A/C, No, Ext)	000 031 77107	HAC 1900	(A/C, No): 000 C	717 7230
P O Box 428		E-MAIL ADDRESS:	ljones@hortic	a.com		
1 Horticultural Lane						
Edwardsville, IL 62025			INSURER(S) AFI	FORDING COVERAGE		NAIC#
Vosters Insurance Inc.		INSURER A:	FLORISTS MUT 1	INS CO		13978
INSURED		INSURER B :				
Townscapes Florida Inc.						
Town Scapes		INSURER C :				
221 W Hibiscus Boulevard, Sui	te 402	INSURER D:				
Melbourne, FL 32901		INSURER E :				
merbourne, FL 32901		INSURER F :				
COVERACES	OFFICIOATE NUMBER: 46366646			DEVIOLON NUM	MDED	

#### COVERAGES CERTIFICATE NUMBER: 46366646 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.

	TYPE OF INSURANCE				POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
GEN	IERAL LIABILITY			FICBP 14669	12/01/15	12/01/16	EACH OCCURRENCE	\$1,000,000
X	COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
	CLAIMS-MADE X OCCUR						MED EXP (Any one person)	\$5,000
							PERSONAL & ADV INJURY	\$1,000,000
							GENERAL AGGREGATE	\$2,000,000
GEN							PRODUCTS - COMP/OP AGG	\$2,000,000
Х	POLICY PRO- JECT LOC							\$
AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	ANY AUTO						BODILY INJURY (Per person)	\$
	AUTOS AUTOS						BODILY INJURY (Per accident)	\$
	HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$
								\$
х	UMBRELLA LIAB OCCUR			EX - New	03/18/16	03/18/17	EACH OCCURRENCE	\$ 1,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 1,000,000
								\$
	EMPLOYEDELLIABILITY			WCN 34926	12/01/15	12/01/16	X WC STATU- OTH- TORY LIMITS ER	
ANY	PROPRIETOR/PARTNER/EXECUTIVE	N/A					E.L. EACH ACCIDENT	\$ 1,000,000
(Ma	ndatory in NH)	,,					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
DES	s, describe under SCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
	X  GEN X  AU1  X  WOO ANI ANI OFF (Ma	GENERAL LIABILITY  X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER:  X POLICY PRO- AUTOMOBILE LIABILITY  ANY AUTO ALL OWNED AUTOS HIRED AUTOS HIRED AUTOS  X UMBRELLA LIAB OCCUR EXCESS LIAB OCCUR EXCESS LIAB CLAIMS-MADE	GENERAL LIABILITY  X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER:  X POLICY PRO- PRO- AUTOMOBILE LIABILITY  ANY AUTO ALL OWNED AUTOS HIRED AUTOS HIRED AUTOS  X UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED X RETENTION \$ 10,000  WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY POPPLETORIPARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under	GENERAL LIABILITY  X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO JECT LOC  AUTOMOBILE LIABILITY  ANY AUTO ALL OWNED AUTOS HIRED AUTOS NON-OWNED AUTOS  HIRED AUTOS AUTOS  X UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE  DED X RETENTION \$ 10,000  WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under	GENERAL LIABILITY  X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER:  X POLICY PRO- JECT LOC  AUTOMOBILE LIABILITY  ANY AUTO ALL OWNED AUTOS HIRED AUTOS HIRED AUTOS  X UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE  DED X RETENTION \$ 10,000  WORKERS COMPENSATION AND EMPLOYER'S LIABILITY  ANY PROPRIETOR PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under	TYPE OF INSURANCE  INSR WVD  POLICY NUMBER  (MM/DD/YYYY)  GENERAL LIABILITY  X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER:  X POLICY PRO- JECT LOC  AUTOMOBILE LIABILITY  ANY AUTO ALL OWNED AUTOS HIRED AUTOS  HIRED AUTOS  X UMBRELLA LIAB OCCUR  EXCESS LIAB CLAIMS-MADE  DED X RETENTION \$ 10,000  WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE (Mandatory in NH) If yes, describe under	TYPE OF INSURANCE  INSR WVD  POLICY NUMBER  (MM/DD/YYYY)  GENERAL LIABILITY  X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO- ALTONOBILE LIABILITY  ANY AUTO ALL OWNED AUTOS HIRED AUTOS HIRED AUTOS HIRED AUTOS  X UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE  DED X RETENTION'S 10,000  WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  ANY POPPIET OR PART NEREXECUTIVE (MANDA)  WCN 34926  MCN 34926  MCN 34926  MCN 34926  MCN 34926  MCN 34926  MCN 34926	TYPE OF INSURANCE INSR WYD POLICY NUMBER (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYYY) (MM/DD/YYYYY) (MM/DD/YYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYY

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

Main Street Renewal LLC is added as their interest may appear per the attached form LFL2031 (07/12)

CERTIFICATE HOLDER	CANCELLATION
Main Street Renewal LLC	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
8300 N Mopac Expressway Suite 200	AUTHORIZED REPRESENTATIVE
Austin, TX 78759	Jama B. Vostere Jr.

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#### POLICY NUMBER: FICBP 14669

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# CONTRACTORS BLANKET ADDITIONAL INSURED - WHEN REQUIRED BY WRITTEN CONTRACT

#### ONGOING & COMPLETED OPERATIONS - BLANKET WAIVER OF SUBROGATION - PRIMARY & NONCONTRIBUTORY

This endorsement modifies insurance provided under the following:

#### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

#### SCHEDULE (optional - see Paragraph A.)

Name Of Person(s) Or Organization(s) as required by "written contract":	Location(s) And Description of Covered Operations per the "written contract":
	As designated by the Additional Insured requirements of the "written contract".

#### A. ADDITIONAL INSURED - CONTRACTORS

SECTION II – WHO IS AN INSURED is amended to include as an additional insured any person(s) or organization(s) you are required by a "written contract" to add as an additional insured on this Coverage Part.

The "written contract" requirement for additional insured status is automatically fulfilled for any additional insured shown in the Schedule above.

**B.** Coverage provided to such additional insured(s) is limited as follows:

#### 1. ONGOING OPERATIONS:

Such person(s) or organization(s) is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

- (a) Your acts or omissions; or
- **(b)** The acts or omissions of those acting on your behalf:

in the performance of your ongoing operations as specified in the "written contract".

#### 2. COMPLETED OPERATIONS:

- (a) Such person(s) or organization(s) is an additional insured with respect to liability included in the "products-completed operations hazard" for "bodily injury" or "property damage" caused, in whole or in part, by "your work" only if:
  - The "written contract" requires you to provide the additional insured such coverage; and
  - ii. "Your work" included in the "productscompleted operations hazard" is limited to the location designated and described in the "written contract".
- **(b)** Such coverage for the additional insured ends at the earliest of the following:
  - i. The date specified in the "written contract"; or
  - ii. Five years from the completion of "your work" included in the "productscompleted operations hazard" as designated and described in the "written contract".
- Coverage provided to such additional insured(s) described in Paragraph A is limited as follows:
  - (a) The insurance afforded to such additional insured only applies to the extent permitted by law; and
  - (b) Will not be broader than the lesser of what is afforded to you under this Coverage Part or that which you are required by the "written contract" to provide for the additional insured.
  - (c) Does not apply to any person(s) or organization(s) covered as an additional insured on any other endorsement attached to this Coverage Part.

#### C. ADDITIONAL INSURED - EXCLUSIONS

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

This insurance does not apply to:

- **1.** The sole negligence of the additional insured.
- 2. The rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:
  - (a) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
  - **(b)** Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of, or the failure to render, any professional architectural, engineering or surveying services.

#### D. ADDITIONAL INSURED - LIMITS

With respect to the insurance afforded to these additional insureds, the following is added to SECTION III – LIMITS OF INSURANCE:

The most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the "written contract"; or
- **2.** Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

## E. ADDITIONAL INSURED – PRIMARY AND NONCONTRIBUTORY

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, 4. OTHER INSURANCE is amended for the additional insured by the addition of the following, superseding any provision to the contrary:

If required by "written contract", this insurance is primary to and will not seek contribution from any other insurance maintained by an additional insured under your policy if the additional insured is a Named Insured under such other insurance.

#### F. ADDITIONAL INSURED - DUTIES:

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS 2. DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT are amended to add the following conditions applicable to the additional insured:

An additional insured under this endorsement will as soon as practical:

- Give us written notice of an "occurrence" or an offense which may result in a claim or "suit" under this insurance.
- 2. Provide us any written documentation which triggered additional insured status or waiver of recovery rights.
- Provide us copies of all legal papers received and otherwise cooperate with us in the investigation, defense or settlement of the claim or suit".

We have no duty to defend or indemnify an additional insured under this endorsement until we receive written notice of a claim or "suit" from the additional insured.

#### G. ADDITIONAL INSURED - DEFINITIONS:

SECTION V – DEFINITIONS is amended for this endorsement by the addition of the following:

- "Written contract" means a written contract or written agreement that requires you to make a person or organization an additional insured on this Coverage Part, provided the written contract or written agreement:
  - (a) Is effective during the term of this Coverage Part; and
  - **(b)** Was signed by you prior to the "bodily injury", "property damage" or "personal and advertising injury" offense applicable to this Coverage Part; and
  - (c) Pertains to your ongoing operations or "your work" included in the "productscompleted operations hazard" for the additional insured.
- **2.** The definition of "insured contract" is modified for the additional insured as follows:

Paragraph f. of the "insured contract" definition does not apply to "bodily injury" or "property damage" included within the "products - completed operations hazard" unless required by the "written contract".

#### H. BLANKET WAIVER OF SUBROGATION

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, **8. Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

We waive any right of subrogation we may have against any person(s) or organization(s) with whom you have signed a written contract or written agreement that requires such a waiver.

This waiver applies only if the written contract or written agreement is:

- 1. Signed by you prior to the "bodily injury", "property damage" or "personal and advertising injury" offense applicable to this Coverage Part and:
- **2.** Effective during the term of this Coverage Part and is an "insured contract" and;
- Applicable to your ongoing operations or "your work" included in the "products-completed operations hazard".