CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 7/30/2018

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
Lipscomb & Pitts Insurance, LLC
2670 Union Ave. Ext. Suite 100
Memphis TN 38112

CONTACT NAME: Lori Bridgewater
PHONE (A/C, No, Ext): 901-321-1170 FAX (A/C, No): 901-321-1177
E-MAIL ADDRESS: lorib@lpinsurance.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : OneBeacon American Ins Company	20621
INSURER B : The Hartford Accident & Indemnity	22357
INSURER C : AIG Specialty Insurance Co.	26883
INSURER D :	
INSURER E :	
INSURER F :	

INSURED BALMOINTE
Balmoral Interests Inc. Dba SM
Rest. by Simons/SMRBS/SM Clng by Simons
Ridgeway Management, LLC
400 N. Paulina St.
Chicago IL 60622

COVERAGES **CERTIFICATE NUMBER:** 792958336 **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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY	Y	Y	7930042620001	2/14/2018	2/14/2019	EACH OCCURRENCE	$3,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$50,000
	X Deductible 2,500						MED EXP (Any one person)	$5,000
							PERSONAL & ADV INJURY	$3,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$3,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$3,000,000
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	ALL OWNED AUTOS / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS / NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			20WBGAP8500	8/3/2018	8/3/2019	X PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$1,000,000
							E.L. DISEASE - POLICY LIMIT	$1,000,000
B	Crime			20BDDHC0335	5/14/2018	5/14/2019		$25,000
A	Contractor's Pollution Liability	Y	Y	7930042620001	2/14/2018	2/14/2019	Occurrence $1,000,000	Agg. $1,000,000
C	Cyber Liability	Y		IFI79309	12/9/2017	12/9/2018	Aggregate	$250,000

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

Certificate holder-ServiceMaster Residential/Commercial Services LP & its Affiliates, Agents, Partners & its Parent Companies under the Franchise Agreements; Dba ServiceMaster Clean & ServiceMaster Restore. Certificate holder is named as additional insured with respects to General Liability & Cyber Liability. Wavier of Subrogation is in favor of the Certificate holder with respects to General Liability & Pollution Liability & Workers Compensation. Certificate holder is named as additional insured as required by written contract with respects to Pollution Liability. Coverage includes Mold.

CERTIFICATE HOLDER

ServiceMaster Residential / Commercial Services, LP Dba
ServiceMaster Restore
P.O. Box 751027
Memphis TN 38175

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.

AUTHORIZED REPRESENTATIVE

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