Client#: 40124 E&LCO

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 8/27/2018

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<br>Saginaw Bay Underwriters<br>Commercial Lines<br>1258 S. Washington P.O. Box 1928<br>Saginaw, MI 48605 | CONTACT NAME:<br>PHONE (A/C, No, Ext): 989 752-8600 FAX (A/C, No):<br>E-MAIL ADDRESS:<br>PRODUCER CUSTOMER ID #: |
| INSURED<br>E & L Construction Group, Inc.<br>Erickson & Lindstrom Construction Co.<br>3040 Airpark Drive South<br>Flint, MI 48507 | INSURER(S) AFFORDING COVERAGE — NAIC #<br>INSURER A : Amerisure<br>INSURER B : Cincinnati Specialty Underwrite<br>INSURER C : Accident Fund Insurance Co.<br>INSURER D :<br>INSURER E :<br>INSURER F : |

**COVERAGES** **CERTIFICATE NUMBER:** **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 INSR | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | |
|---|---|---|---|---|---|---|---|---|
| A | GENERAL LIABILITY | | | CPP208925804 | 09/08/2018 | 09/08/2019 | EACH OCCURRENCE | $1,000,000 |
| | [X] COMMERCIAL GENERAL LIABILITY | | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | $500,000 |
| | [ ] CLAIMS-MADE [X] OCCUR | | | | | | MED EXP (Any one person) | $10,000 |
| | | | | | | | PERSONAL & ADV INJURY | $1,000,000 |
| | | | | | | | GENERAL AGGREGATE | $2,000,000 |
| | GEN'L AGGREGATE LIMIT APPLIES PER: | | | | | | PRODUCTS - COMP/OP AGG | $2,000,000 |
| | [ ] POLICY [X] PRO-JECT [ ] LOC | | | | | | | $ |
| | AUTOMOBILE LIABILITY | | | CA2089255050 | 09/08/2018 | 09/08/2019 | COMBINED SINGLE LIMIT (Ea accident) | $2,000,000 |
| | [X] ANY AUTO | | | | | | BODILY INJURY (Per person) | $ |
| | [ ] ALL OWNED AUTOS | | | | | | BODILY INJURY (Per accident) | $ |
| | [ ] SCHEDULED AUTOS | | | | | | PROPERTY DAMAGE (Per accident) | $ |
| | [X] HIRED AUTOS | | | | | | | $ |
| | [X] NON-OWNED AUTOS | | | | | | | $ |
| A & B | [X] UMBRELLA LIAB [X] OCCUR | | | CU2089259040 | 09/08/2018 | 09/08/2019 | EACH OCCURRENCE | $14,000,000 |
| | [X] EXCESS LIAB [ ] CLAIMS-MADE | | | | | | AGGREGATE | $14,000,000 |
| | [ ] DEDUCTIBLE | | | CSU0047002 | 09/08/2018 | 09/08/2019 | | $ |
| | [X] RETENTION $ 0 | | | | | | | $ |
| C | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N | | | WCV6023588 | 09/08/2018 | 09/08/2019 | [X] WC STATU-TORY LIMITS [ ] OTH-ER | |
| | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? [N] N/A (Mandatory in NH) | | | | | | E.L. EACH ACCIDENT | $2,000,000 |
| | If yes, describe under DESCRIPTION OF OPERATIONS below | | | | | | E.L. DISEASE - EA EMPLOYEE | $2,000,000 |
| | | | | | | | E.L. DISEASE - POLICY LIMIT | $2,000,000 |
| A | Lease/Rented Eqpt | | | CPP208925804 | 09/08/2018 | 09/08/2019 | $75,000 | |
| | Install Floater | | | | | | $100,000 | |

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

**CERTIFICATE HOLDER**

For Informational Purposes Only

**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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