ACORD

## CEDTIEICATE OF LIADILITY INCLIDANCE

DATE (MM/DD/YYYY)

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CERTIFICATE OF LIABILITY INSURANCE										5/1	L6/2017	
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).												
PRO	DUCE	R				CONTACT Betty Callicutt						
Mountcastle Insurance							PHONE (336)249-4951 FAX (A/C, No, Ext): (A/C, No, Ext):					
307 W. Center Street						E-MAIL ADDRESS: bcallicutt@mountcastleinsurance.com						
						INSURER(S) AFFORDING COVERAGE					NAIC #	
Lexington NC 27292						INSURER A EMC Insurance Companies						
Clark Powell Associates, Inc						INSURER B:Cincinnati Insurance Co. INSURER C:Accident Fund Ins. Co of Amer.						
PO Box 25146												
						INSURER D : INSURER E :						
Winston-Salem NC 27114-												
			TIFICATE NUMBER:2016-2017									
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)	LIM	TS		
	х								EACH OCCURRENCE DAMAGE TO RENTED	\$	1,000,000	
Α		CLAIMS-MADE X OCCUR							PREMISES (Ea occurrence)	\$	100,000	
					5x51143		11/1/2016	11/1/2017	MED EXP (Any one person)	\$	5,000	
	GEN	V'L AGGREGATE LIMIT APPLIES PER:							PERSONAL & ADV INJURY GENERAL AGGREGATE	\$	2,000,000	
		POLICY X PRO- JECT LOC							PRODUCTS - COMP/OP AGG	·	2,000,000	
		OTHER:								\$		
	AUTOMOBILE LIABILITY								COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
А	x	ALL OWNED AUTOS NON-OWNED						BODILY INJURY (Per person)	\$			
					5E51143		11/1/2016	11/1/2017	BODILY INJURY (Per accident PROPERTY DAMAGE	)\$		
		HIRED AUTOS							(Per accident) Underinsured motorist	\$	1,000,000	
	x	UMBRELLA LIAB X OCCUR							EACH OCCURRENCE	\$	5,000,000	
в		EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	5,000,000	
		DED RETENTION \$			5x51143		11/1/2016	11/1/2017		\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						X PER OTH- STATUTE ER					
~	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	] N/A		W074C1 25 25 C 00		11/1/2016	11/1/0017	E.L. EACH ACCIDENT	\$	500,000		
C	(Mandatory in NH)		WCV6135256 00	WCV6135256 00	11/1/20	11/1/2010	11/1/2017	E.L. DISEASE - EA EMPLOYE		500,000		
Б					20.040		E ( 4 ( 0 0 1 E	11 /1 /0010	E.L. DISEASE - POLICY LIMIT	5	500,000	
в	EXC	cess Liability			32-049		5/4/2017	11/1/2017	Limit Aggregate		\$5,000,000 \$5,000,000	
DES		ION OF OPERATIONS / LOCATIONS / VFHIC	LES (	ACOR	D 101, Additional Remarks Sched	ule. mav	be attached if m	ore space is requ	uired)			
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)												
CE	RTIF	ICATE 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.						
						J Everhart, Jr./PHYLI						
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