

BERNARDM



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 4/29/2021

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 have ADDITIONAL INSURED provisions or 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 License # 0E67768	CONTACT Daniel Cerpa				
IOA Insurance Services 130 Vantis	PHONE (A/C, No, Ext): (949) 297-9443 FAX (A/C, No):				
Suite 250	E-MAIL ADDRESS: Daniel.Cerpa@ioausa.com				
Aliso Viejo, CA 92656	INSURER(S) AFFORDING COVERAGE	NAIC#			
	INSURER A: Continental Casualty Company	20443			
INSURED	INSURER B: National Union Fire Insurance Company of Pittsburg PA 19445				
Avail Recovery Solutions LLC	INSURER C: Markel American Insurance Con	28932			
120 E. Corporate Place, Ste 1 & 2	INSURER D : Crum & Forster Specialty Insurance	44520			
Chandler, AZ 85225	INSURER E :				
	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	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMIT	s		
Α	Х	COMMERCIAL GENERAL LIABILITY				, , , , , , , , , , , , , , , , , , ,	,,	EACH OCCURRENCE	\$	2,000,000	
		CLAIMS-MADE X OCCUR			6074643042	5/3/2021	5/3/2022	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000	
								MED EXP (Any one person)	\$	10,000	
								PERSONAL & ADV INJURY	\$	2,000,000	
	GEN	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	4,000,000	
		POLICY X PRO-						PRODUCTS - COMP/OP AGG	\$	4,000,000	
		OTHER:						EMPLOYMENT PRAC	\$	10,000	
Α	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
		ANY AUTO			6074643042	5/3/2021	5/3/2022	BODILY INJURY (Per person)	\$		
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$		
	X	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$		
									\$		
В		UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	9,000,000
	X	EXCESS LIAB CLAIMS-MADE	:		EBU020726465	5/3/2021	5/3/2022	AGGREGATE	\$		
		DED RETENTION\$						Aggregate	\$	9,000,000	
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)							X PER OTH- STATUTE ER			
			NI / A		AWC0009500-02	4/20/2021	4/20/2022	E.L. EACH ACCIDENT	\$	1,000,000	
			N/A	^			E.L. DISEASE - EA EMPLOYEE	\$	1,000,000		
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	1,000,000	
D	D Errors & Omissions				TEO-1002343-01	5/3/2021	5/3/2022	Per Claim		5,000,000	
D	D Errors & Omissions				TEO-1002343-01	5/3/2021	5/3/2022	Aggregate		5,000,000	

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

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.
	AUTHORIZED REPRESENTATIVE
Proof of Insurance	Daniel Corpa