## **EXAMPLE - RIPPLE STREET property**



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 4/19/2017

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 noider in fieu of	such e	endorsement(s).						
PRODUCER			CONTACT Tim Dean					
Insurance Incorporate	ed		PHONE (A/C, No. Ext): (877) 898-9333 FAX (A/C, No): (951) 300-933					
6809 Indiana Avenue			E-MAIL ADDRESS: tdean@insuranceinc.com					
Suite 202			INSURER(S) AFFORDING COVERAGE	NAIC #				
Riverside	CA	92506	INSURER A: Insurance Companies Name					
INSURED			INSURER B:					
ABC Company			INSURER C:					
123 Main St			INSURER D:					
			INSURER E :					
Los Angeles	CA	90058	INSURER F:					
COVERAGES		CERTIFICATE NUMBER:SAMPLE	REVISION NU	MBER:				
			IAVE BEEN ISSUED TO THE INSURED NAMED ABO N OF ANY CONTRACT OR OTHER DOCUMENT WI					

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.

VSR TR	SR TYPE OF INSURANCE		SUBR		POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMITS		
	X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR						EACH OCCURRENCE DAMAGE TO RENTED	S	1,000,000
A							PREMISES (Ea occurrence)	\$	500,000
		X	Y	abc123456	11/12/2016	11/12/2017	MED EXP (Any one person)	\$	15,000
							PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:  X POLICY PRO- JECT LOC OTHER:						GENERAL AGGREGATE	\$	2,000,000
							PRODUCTS - COMP/OP AGG	S	2,000,000
							Expense Mod Factor 1	\$	
A	AUTOMOBILE LIABILITY			abc123456	11/12/2016	11/12/2017	COMBINED SINGLE LIMIT (Ea accident)	S	1,000,000
	ANY AUTO						BODILY INJURY (Per person)	\$	
	ALL OWNED SCHEDULED AUTOS AUTOS	x	Y				BODILY INJURY (Per accident)	\$	
	HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
								S	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	
	DED RETENTION\$		26.5					\$	
A WORKERS COMPENSATION				abc123456			X PER STATUTE OTH-		
AND EMPLOYERS CHABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below				Y		E.L. EACH ACCIDENT	\$	1,000,000	
			Y				E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
							E.L. DISEASE - POLICY LIMIT	S	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) \*30-Day Notice of Cancellation with the exception of 10-day notice of cancellation provided due to nonpayment of premium. Novak Investments, LLC, Ripple Street Investments LLC, Scary Neighborhood LLC, Modernica, INc are hereby named as additional insured as respects General Liability and Commercial AUto Liability with Primary and Noncontributory wording. Waiver of Subrogation attached for the General Liability, Auto Liability and Workers Compensation insurance policies

CERTIFICATE HOLDER	CANCELLATION				
michelle@modernica.net					
Novak Investments LLC, Ripple Street Investments LLC, Scary Neighborhood LLC and Modernica Inc.	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
2901 Saco Street Los Angeles, CA 90058	AUTHORIZED REPRESENTATIVE				
	Timothy Dean/TD				