

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 8/28/2019

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 CONTACT Carrie A. Dilgard CRISP, an Alera Group Insurance Agency PHONE (A/C, No, Ext): (908) 566-1280 1250 Route 28 FAX (A/C, No): (908) 566-1290 Suite 201 E-MAIL ADDRESS: cdilgard@crispadvisors.com Branchburg, NJ 08876 INSURER(S) AFFORDING COVERAGE NAIC # INSURER A: Charter Oak Fire INSURED 25615 INSURER B: Travelers Prop. Cas. Co. of America 25674 Universal Interlock Corp dba Kitchen Expo INSURER C : Hartford Casualty 950 New Durham Road 29424 Edison, NJ 08817 INSURER D : INSURER E : INSURER F : COVERAGES CERTIFICATE 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. REVISION NUMBER: TYPE OF INSURANCE ADDL SUBR INSD WVD POLICY EFF POLICY EXP (MM/DD/YYYY) POLICY NUMBER LIMITS X COMMERCIAL GENERAL LIABILITY Α CLAIMS-MADE X OCCUR EACH OCCURRENCE 630-0F242207-COF-19 9/1/2019 9/1/2020 DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GEN'L AGGREGATE LIMIT APPLIES PER: GENERAL AGGREGATE X POLICY PRO-JECT LOC PRODUCTS - COMP/OP AGG OTHER: **EMPLOYEE BENEFI AUTOMOBILE LIABILITY** COMBINED SINGLE LIMIT (Ea accident) ANY AUTO BA 4N222843 9/1/2019 9/1/2020 OWNED AUTOS ONLY BODILY INJURY (Per person) SCHEDULED AUTOS BODILY INJURY (Per accident) \$
PROPERTY DAMAGE
(Per accident) \$ X HIRED AUTOS ONLY NON-OWNED AUTOS ONLY B X UMBRELLA LIAB X OCCUR **EACH OCCURRENCE EXCESS LIAB** \$ CLAIMS-MADE CUP-8J070785 9/1/2019 9/1/2020 AGGREGATE DED X RETENTION\$ 0 C WORKERS COMPENSATION AND EMPLOYERS' LIABILITY PER STATUTE ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) 13WBCAA6R46 3/1/2019 3/1/2020 N N/A E.L. EACH ACCIDENT If yes, describe under DESCRIPTION OF OPERATIONS below E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) 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. **EVIDENCE OF INSURANCE** AUTHORIZED REPRESENTATIVE