OP ID: PL

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 07/24/2023

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).

239-649-1444	CONTACT William Kuhlman, CPCU, ARM				
	PHONE (A/C, No, Ext): 239-649-1444	FAX (A/C, No): 239-6	239-649-7933		
	E-MAIL ADDRESS:	, , ,			
	INSURER(S) AFFORDING	INSURER(S) AFFORDING COVERAGE			
		INSURER A : Southern-Owners Insurance Co.			
INSURED Inspired Closets, LLC. 5450 Taylor Road Naples, FL 34109		INSURER B: FFVA Mutual Insurance			
		INSURER C: Auto-Owners Insurance Company			
	INSURER F:				
	239-649-1444	PHONE (A/C, No, Ext): 239-649-1444 E-MAIL ADDRESS: INSURER (S) AFFORDING INSURER A : Southern-Owners Insurance INSURER B : FFVA Mutual Insurance INSURER C : Auto-Owners Insurance INSURER D : INSURER E :	NAME: PHONE (A/C, No, Ext): 239-649-1444 E-MAIL ADDRESS: INSURER(S) AFFORDING COVERAGE INSURER A : Southern-Owners Insurance Co. INSURER B : FFVA Mutual Insurance INSURER C : Auto-Owners Insurance Company INSURER D : INSURER E :		

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	POLICYNUMBER	POLICY EFF	POLICY EXP	LIMIT	s				
A	Х	COMMERCIAL GENERAL LIABILITY				<u> </u>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	EACH OCCURRENCE	\$	1,000,000			
		CLAIMS-MADE X OCCUR			2032030123	04/24/2023	04/24/2024	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000			
	Х	Contractual Liab.						MED EXP (Any one person)	\$	10,000			
	Χ	NoResid.Exclusion						PERSONAL & ADV INJURY	\$	1,000,000			
	GEN	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000			
		POLICY X PRO-						PRODUCTS - COMP/OP AGG	\$	2,000,000			
		OTHER:							\$				
С	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000			
	X	ANY AUTO			4632030101	05/28/2023	05/28/2024	BODILY INJURY (Per person)	\$				
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$				
		HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$				
									\$				
Α	X	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	1,000,000			
		EXCESS LIAB CLAIMS-MADE			4632030100	04/24/2023	04/24/2024	AGGREGATE	\$	1,000,000			
		DED RETENTION \$							\$				
В	WOF	RKERS COMPENSATION EMPLOYERS' LIABILITY						X PER OTH-ER					
	ANY	PROPRIETOR/PARTNER/EXECUTIVE Y/N	Y/N N/A		1	N / A	N/A		NC84008070542023A 05/16/2023	05/16/2024	E.L. EACH ACCIDENT	\$	1,000,000
	(Mar	CER/MEMBER EXCLUDED?	N/A					E.L. DISEASE - EA EMPLOYEE	\$	1,000,000			
	If yes	s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	1,000,000			
I													

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

CERTIFICATE HOLDER	CANCELLATION				
Master Certificate Inspired Closets, LLC.	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
5450 Taylor Road Naples, FL 34109	AUTHORIZED REPRESENTATIVE				

ACORD