ACORD.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/10/2014 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(les) 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). PRODUCER PHONE (AC, No, Ext): 315 472-5420 E-MAIL ADDRESS: Parsons & Associates, Inc. FAX Not 3154723222 Lawvers Professional Liability PO Box 3890 IHSURER(S) AFFORDING COVERAGE NAIC # Syracuse, NY 13220-3890 INSURER A: Continental Casualty Co (BP) 20443C INSURED INSURER 8: Girvin & Ferlazzo PC INSURER C : 20 Corporate Woods Blvd INSURER D : Albany, NY 12211 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. ACCL SUBR TYPE OF INSURANCE LIMITS POLICY NUMBER GENERAL LIABILITY EACH OCCURRENCE PREMISES (Ea occurrence) COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR MED EXP (Any one person) PERSONAL & ADV INJURY **GENERAL AGGREGATE** GENL AGGREGATE LUMIT APPLIES PER: PRODUCTS - COMP/OP AGG POLICY PRO-COMBINED SINGLE LIMIT (Ea accident) AUTOMORILE LIABILITY **BODILY INJURY (Per person)** ANY AUTO ALL OWNED CHEQULED **BOOILY INJURY (Per accident)** 3 AUTOS NON-OWNED AUTOS PROPERTY DAMAGE (Per accident) HIRED AUTOS UMBRELLA LIAB OCCUR **EACH OCCURRENCE** EXCESS LIAB CLAIMS-MADE AGGREGATE DED RETENTIONS
WORKERS COMPENSATION WC STATU-TORY LIMITS AND EMPLOYERS' LIABILITY
ANY PROPRIETOR/PARTNER/EXECUTIVE
OFFICER/MEMBER EXCLUDED? E.L. EACH ACCIDENT N/A (Mandatory in NH) Il yes, describe under DESCRIPTION OF OPERATIONS below E.L. DISEASE - EA EMPLOYEE EL. DISEASE - POLICY LIMIT S 12/01/2014 12/01/2015 **Lawyers Prof** 596525056 \$4,000,000 PER CLAIM \$4,000,000 AGGREGATE \$25,000/DED PER CLAIM DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedulo, Il more apace le required) Lawyers Professional Liability CERTIFICATE HOLDER CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE City of Saratoga Springs THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. **Director of Risk & Safety** 474 Broadway AUTHORIZED REPRESENTATIVE Saratoga Springs, NY 12866-2292

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Policit M. Harsons