

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 4/1/2015

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 holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Brooke Steiner	
Charlson-Wilson Insurance	PHONE (A/C, No, Ext): (785)537-1600 FAX (A/C, No): (785)53	37-1657
555 Poyntz Avenue, Suite 205	E-MAIL ADDRESS: bsteiner@charlsonwilson.com	
P.O. Box 1989	INSURER(S) AFFORDING COVERAGE	NAIC #
Manhattan KS 66505-1989	INSURER A: Sentinel Insurance Company, LTD	11000
INSURED	INSURER B Hartford Accident & Indemnity	22357
ICON ENTERPRISES INC DBA CIVIC PLUS	INSURER C Rated by Multiple Companies	00914
302 S 4TH ST STE 500	INSURER D: Hartford Insurance Group	19682
	INSURER E:	
MANHATTAN KS 66502	INSURER F:	

COVERAGES CERTIFICATE NUMBER:2015-2016 COI

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	-		POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMITS	 S								
A	GENERAL LIABILITY	IIII	WVD	. 02.01 110.11211	(,22,1111)	(,22,,	EACH OCCURRENCE	\$ 2	2,000,000							
	X COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1	L,000,000							
	CLAIMS-MADE X OCCUR			37SBAAM8566	5/17/2014	5/17/2015	MED EXP (Any one person)	\$	10,000							
							PERSONAL & ADV INJURY	\$ 2	2,000,000							
							GENERAL AGGREGATE	\$ 4	4,000,000							
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$ 4	4,000,000							
	X POLICY PRO- JECT LOC							\$								
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$ 1	L,000,000							
В	X ANY AUTO		37UECVT7527				BODILY INJURY (Per person)	\$								
-	ALL OWNED SCHEDULED AUTOS			11/17/2014	11/17/2015	BODILY INJURY (Per accident)	\$									
	HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$								
							Terrorism	\$								
	UMBRELLA LIAB OCCUR													EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$								
	DED RETENTION\$							\$								
C	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						X WC STATU- TORY LIMITS OTH- ER									
				37WECPA9652	5/17/2014	5/17/2015	E.L. EACH ACCIDENT	\$ 1	L,000,000							
			^				E.L. DISEASE - EA EMPLOYEE	\$ 1	L,000,000							
lf y	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$ 1	L,000,000							
D	Techology E&O			37 TE 0277079-15	1/1/2015	1/1/2016	Each Glitch Limit	\$3	3,000,000							
	Claimes Made			RetroActiveDate:7/31/2006			Aggregate Limite	\$3	3,000,000							

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
The City of Saratoga Springs, NY, its elected and/or appointed officials, officers, agents and employees are named as an additional insured on a primary and non-contributory basis per written agreement.

CERTIFICATE HOLDER	CANCELLATION
City of Saratoga Springs Attention: Purchasing Agent	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
474 Broadway Saratoga Springs, NY 12866	AUTHORIZED REPRESENTATIVE
	Brooke Steiner/TAL Brooke Steiner

CANOELL ATION