

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYY)

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(a).

certificate holder in lieu	of Euch endorcement(e).							
PRODUCER		CONTACT NAME:						
Brooks Ins. A P O Box 102 Newport, Vt. (_	PHONE (A/C. No. Exi E-MAIL ADDREGG: PRODUÇER	PHONE IAC, No. EXISTO 2 - 334 - 5035 E-MAIL ADDRESS: PRODUCER CUSTOMER ID #:					
INSURED		111011000	INSURER(8) AFFORDING COV	ERAGE	NAIC #			
Edward Blanch	ard		INSURERA: Concord Genl. Mutl. Ins. Co.					
P O Box 53		INBURER C :						
Lowell, Vt.	05847	INSURER D :						
		INSURER E :						
		INSURER F:						
COVERAGES	CERTIFICATE NUMBER:		REVISIO	N NUMBER:				
INDICATED. NOTWITHST CERTIFICATE MAY BE IS EXCLUSIONS AND CONDI	IT THE POLICIES OF INSURANCE LISTE ANDING ANY REQUIREMENT, TERM OF SUED OR MAY PERTAIN, THE INSURA TIONS OF SUCH POLICIES, LIMITS SHOW	R CONDITION OF ANY CO INCE AFFORDED BY THE	ONTRACT OR OTHER DOCUME! POLICIES DESCRIBED HEREIN	NT WITH RESPECT TO WI	HICH THIS			
NOR LTR TYPE OF INSUR	RANCE ADDLOUGR POI	LICY NUMBER (MM	LICY EFF POLICY EXP	LIMITS				

LTR	TYPE OF INSURANCE		OUOR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMITS	
A	GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER:			20017427			EACH OCCURRENCE DAMAGE TO RENTED PARMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	\$ 300,000. \$ \$ \$ \$ \$ 600,000.
	POLICY PROJECT LOC AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS GCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	\$
	UMBRELLA LIAB DECUR EXCESS LIAB DEDUCTIBLE RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH) 1 yes, describe under DESCRIPTION OF OPERATIONS below	N/A					EACH OCCURRENCE AGGREGATE WC STATU- TORY LIMITS ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	

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

Carpentry

CERTIFICATE HOLDER	CANCELLATION
Pall Spera Realty P O Box 539 Stowe, Vt. 05672-0539	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. NONE
fax 802-753-9993	AUTHORIZED REPARTIENT TIVE SUBSTITUTE SUBSTI
	A 1000 2000 CORPORATION All rights reserved

ACORD 25 (2009/09)

The ACORD name and logo are registered marks of ACORD