

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/06/2014

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 neu or such encorscincitys).							
PRODUCER			CONTACT NAME: CLIENT CONTACT CENTER				
FEDERATED MUTUAL INSURANCE (HOME OFFICE: P.O. BOX 328	COMPANY	- 1	PHONE (A/C, No. Ext): 888-333-4949	4664			
OWATONNA, MN 55060			E-MAIL ADDRESS: CLIENTCONTACTCENTER@FEDINS.COM				
			INSURER(S) AFFORDING COVERAG		NAIC#		
			INSURER A: FEDERATED MUTUAL INSURANCE	13935			
INSURED	02:	022-365-1	INSURER B: FEDERATED SERVICE INSURANCE	28304			
BOB RILEY DISTRIBUTORS INC			INSURER C:		1		
PO BOX 630 RICHMOND, KY 40476-0630			INSURER D:				
THE THE STEP I			INSURER E:				
			INSURER F:		ji		
COVERAGES	CERTIFICATE NUMBER: 25		REVISION N	UMBER: 0			

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.

NSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
В	GENERAL LIABILITY				MINDIRECTOR	11000	EACH OCCURRENCE	\$1,000,000
	X COMMERCIAL GENERAL LIABILITY	1					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000
	CLAIMS-MADE X OCCUR						MED EXP (Any one person)	EXCLUDED
		Y	N	9923274	09/23/2014	09/23/2015	PERSONAL & ADV INJURY	\$1,000,000
	_						GENERAL AGGREGATE	\$2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OF AGG	\$2,0 00,000
	X POLICY PRO- JECT LOC							
В	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	X ANY AUTO				1		BODILY INJURY (Per person)	
	ALL OWNED SCHEDULED AUTOS	Y	N	9923274	09/23/2014	09/23/2015	BODILY INJURY (Per accident)	
	HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accidenti	
В	X UMBRELLA LIAB X OCCUR	e N	N	9923275	09/23/2014	09/23/2015	EACH OCCURRENCE	\$6,00 0,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$6,000,000
	DED RETENTION							
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				00/00/0014	00 100 1004 5	X WC STATU- TORY LIMITS ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE		i i	0000440			E.L. EACH ACCIDENT	\$1,000,000
A OFFICER/MEMBER EXCLUDED?			N	9229418	09/23/2014	09/23/2015	E.L. DISEASE - EA EMPLOYEE	\$1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L DIBEASE - POLICY LIMIT	\$1,000,000
				-				
	RIPTION OF OPERATIONS / LOCATIONS / VEHICLE							

CERTIFICATE HOLDER	CANCELLATION
022-365-1 LFUCG 200 E MAIN ST LEXINGTON, KY 40507-1310	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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