

CERTIFICATE OF LIABILITY INSURANCE

10/31/2013

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 Ashley Whattenbarger					
Neace Lukens - Lexington/ Assured NL Insurance Agency Inc 2416 Sir Barton Way, Suite 300	PHONE (A/C, No, Ext): (859) 543-1716 FAX (A/C, No): (859)	543-1987				
Lexington, KY 40509	E-MAIL ADDRESS: ashley.whattenbarger@neacelukens.com					
	INSURER(S) AFFORDING COVERAGE	NAIC #				
	INSURER A : Zurich American Insurance Co	16535				
INSURED	INSURER B : American Guarantee & Liability Insurance Co 26247					
People Plus, Inc.	INSURER C:	ı				
1095 Nebo Road	INSURER D:	1				
Madisonville, KY 42431	INSURER E:	1				
	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.

INSR	EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. NSR POLICY EFF POLICY EXP										
LTR	TR TYPE OF INSURANCE			INSR	WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	<u>s</u>	
	GENERAL LIABILITY							EACH OCCURRENCE	\$	1,000,000	
Α	X	COMMERCIAL GENERA	AL LIABILITY			PRA585448901	10/22/2013	10/22/2014	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
		CLAIMS-MADE	X OCCUR						MED EXP (Any one person)	\$	10,000
	X	Owner's & Contra	actor						PERSONAL & ADV INJURY	\$	1,000,000
	X Professional Liabili							GENERAL AGGREGATE	\$	2,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							PRODUCTS - COMP/OP AGG	\$	2,000,000	
		POLICY PRO- JECT	LOC							\$	Included
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$		
Α		ANY AUTO				PRA585448901	10/22/2013	10/22/2014	BODILY INJURY (Per person)	\$	
		AUTOS	SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$	1,000,000
	X		NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
										\$	
	X	UMBRELLA LIAB	OCCUR						EACH OCCURRENCE	\$	1,000,000
В		EXCESS LIAB	CLAIMS-MADE			UMB549899901	10/22/2013	10/22/2014	AGGREGATE	\$	
	DED X RETENTION\$							Aggregate	\$	1,000,000	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY								WC STATU- OTH- TORY LIMITS ER		
	AND EMPLOYERS' LIABILITY Y/N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?			N/A					E.L. EACH ACCIDENT	\$	
	(Mandatory in NH)								E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE - POLICY LIMIT	\$	
DESC	DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)										

CERTIFICATE HOLDER	CANCELLATION

LFUCG Department of Public Safety 200 E. Main Street Lexington, KY 40507 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

BAR