

CERTIFICATE OF LIABILITY INSURANCE

DATE (MW/DD/YYYY) 10/28/2016

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).

001,11104(0110					
PRODUCER		CONTACT NAME:	Donna M. Honican		
Triad Insurance Agency, Inc.			859-255-0806	FAX (A/C, No):	859-255-0809
1216 S Broadway		E-MAIL ADDRESS:	triadinsurance@aol.com		
Lexington, Kentucky 40504			NAIC#		
		INSURER A:	Owners Insurance Company		
INSURED	-	INSURER B:	Auto-Owners Insurance Company		
	Refuse Parts Depot LLC	INSURER C:			
575 Horton Court Suite A Lexington, Kentucky 40511-2507		INSURER D :			
		INSURER E :			
		INSURER F:			
COVERAGES	CERTIFICATE NUMBER:		REVISION NUM	IBER:	

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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 ADDESUBRI POLICY EFF POLICY EFF								
INSR	TYPE OF INSURANCE		MAD	POLICY NUMBER	(MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
	GENERAL LIABILITY						EACH OCCURRENCE	\$	2,000,000
A =	COMMERCIAL GENERAL LIABILITY						PREMISES (Ea occurrence)	5	300,000
	CLAIMS MADE V OCCUR					1	MED EXP (Any one person)	\$	10,000.
				48-576887-02	11/19/2016	11/19/2017	PERSONAL & ADV INJURY	\$	2,000,000.
							GENERAL AGGREGATE	5	4,000,000.
	GEN'L AGGREGATE LIMIT APPLIES PER						PRODUCTS - COMP/OP AGG	5	4,000,000.
	POLICY PRO-							\$	
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	
A	ANY AUTO ALL OWNED SCHEDULED AUTOS AUTOS		48-576887-03		11/19/2016	11/19/2017	BODILY INJURY (Per person)	\$	1,000,000.
				48-576887-03			BODILY INJURY (Per accident)	5	1,000,000.
	HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	1,000,000.
								\$	
	✓ UMBRELLA LIAB ✓ OCCUR						EACH OCCURRENCE	\$	6,000,000.
Α	EXCESS LIAB CLAIMS-MADE			48-576887-06	11/19/2016	11/19/2017	AGGREGATE	\$	6,000,000.
	DED RETENTIONS						PROD-COMP/OP AG	\$	6,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			121714 52038058	04/06/2016	04/06/2017	WC STATU OTH- TORY LIMITS ER		
В							E.L. EACH ACCIDENT	\$	100,000.
							E.L. DISEASE - EA EMPLOYEE	\$	100,000.
							E.L. DISEASE - POLICY LIMIT	\$	500,000.

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

CERTIFICATE HOLDER	CANCELLATION				
LFUCG 200 East Main Street	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
Lexington, Kentucky 40507	AUTHORIZED REPRESENTATIVE				
	Donna M. Honican				
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ACORD 25 (2010/05)