

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/24/2014

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(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)

	the terms and conditions of the policy, certificate holder in lieu of such endors				naorseme	nt. A stat	ement on th	is certificate does not co	onter i	rights to the	
PRODUCER Phone: 562-901-4600 NA						CONTACT NAME:					
R. T. Beers & Co. Insurance *Centerstone Alliance						PHONE (A/C, No, Ext): (A/C, No):					
111 West Ocean Blvd. #1500 Long Beach, CA 90802-4653 John Lavey					(A/C, NO): E-MAIL ADDRESS:						
		RECEIVED ENTERDAMENT A PROTECTION			PRODUCER CUSTOMER ID #:THOMASG						
					INSURER(S) AFFORDING COVERAGE NAIC #						
INSURED Thomas Gray and Associate, RWM-UTAH, Inc.		iates, JAN 0 2 2015			INSUREDA	INSURER A : AIG Specialty Insurance Co				IVAIC#	
				JAN V & ZUIJ					19410		
Environmental Mgmt. &				INSURER C: State Compensation Ins. Fund				10410			
Inc.		PERMITTING & COMPLIANCE TANCE PROCESS!		INSURER D :							
1205 West Barkley Aven			ue sarance reconstruction			INSURER E :					
Orange, CA 92868						INSURER F :					
COVERAGES CERTIFICATE NUMBER:				- NUMBER:	REVISION NUMBER:						
The second second					VE BEEN IS	SSUED TO			IF POI	ICY PERIOD	
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.										WHICH THIS	
INSI	TYPE OF INSURANCE	ADDL INSR	SUBR	POLICY NUMBER	P(MI	OLICY EFF M/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	3		
	GENERAL LIABILITY				(,,,,	,		EACH OCCURRENCE	\$	1,000,000	
Α	X COMMERCIAL GENERAL LIABILITY	Х		1956877	12	2/31/2014	12/31/2015	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000	
	CLAIMS-MADE X OCCUR							MED EXP (Any one person)	\$	25,000	
								PERSONAL & ADV INJURY	\$	1,000,000	
								GENERAL AGGREGATE	\$	2,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							PRODUCTS - COMP/OP AGG	\$	2,000,000	
	X POLICY PRO- JECT LOC								\$		
В	AUTOMOBILE LIABILITY X ANY AUTO	Х		CA 405 CO 70	12	12/31/2014	12/31/2015	COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
				CA 195-68-79	1.2			BODILY INJURY (Per person)	\$		
	ALL OWNED AUTOS							BODILY INJURY (Per accident)	\$		
	SCHEDULED AUTOS							PROPERTY DAMAGE	\$		
	HIRED AUTOS							(Per accident)	\$		
	NON-OWNED AUTOS								\$		
	UMBRELLA LIAB X OCCUR									0.000.000	
Α	N EXCECUTION					12/31/2014	12/31/2015	EACH OCCURRENCE	\$	9,000,000	
				EGU 195-68-78	12			AGGREGATE	\$	9,000,000	
	X RETENTION S 10,000								\$		
	X RETENTION S 10,000 WORKERS COMPENSATION							X WC STATU- OTH- TORY LIMITS ER	\$		
С	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE			9098143-14	0.5	05/02/2014	05/02/2015			1,000,000	
	OFFICER/MEMBER EXCLUDED?	N/A		0000170-17	05	00/02/2017	30/02/2010	E.L. EACH ACCIDENT	\$		
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE		1,000,000	
Α				1956877	12	2/31/2014	12/31/2015	E.L. DISEASE - POLICY LIMIT Per Claim	\$	1,000,000 1,000,000	
55 B	Liability							Aggregate		2,000,000	
7 1.991.094.0 2,000,00											
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required) Certificate Holder is included as Additional Insured as their interest may appear in respects to General Liability & Automobile Liability, per attached GL & Auto Forms.											
CERTIFICATE HOLDER CANCELLATION											
FLODEPO											
	Florida Dept of Envr Prot Hazardous Waste Mgmt S MS 4555	THE E	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.								
	2600 Blair Stone Road			AUTHORIZED REPRESENTATIVE							

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ACORD 25 (2009/09)

Tallahassee, FL 32399-2400

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ENDORSEMENT NO. 11

This endorsement, effective 12:01 AM. 12/31/2014

Forms a part of Policy No.: EG

1956877

Issued to: THOMAS GRAY & ASSOCIATES, INC

By:

AIG SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGES A, B AND E ADDITIONAL INSURED -DESIGNATED PERSON(S) OR ORGANIZATION(S) ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY AND POLLUTION LEGAL LIABILITY COVERAGE FORM

Solely as respects Coverages A, B and E, SECTION II - WHO IS AN INSURED is amended to include as an insured the person(s) or organization(s) shown in the Schedule below, but only with respect to bodily injury, property damage, personal and advertising injury, environmental damage or emergency response costs caused in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A. In the performance of your work: or
- B. In connection with your premises owned by or rented to you.

SCHEDULE

Name of Additional Insured Person(s) or Organization(s): BLANKET WHERE REQUIRED BY WRITTEN CONTRACT

All other terms, conditions, and exclusions shall remain the same.

AUTHORIZED REPRESENTATIVE or countersignature (in states where applicable)

103366 (9/11) CI5034

PAGE 1 OF 1

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY,

DESIGNATED INSURED

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM GARAGE COVERAGE FORM MOTOR CARRIER COVERAGE FORM TRUCKERS COVERAGE FORM

Endorsement Effective: 12/31/2014

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement identifies person(s) or organization(s) who are "insureds" under the Who Is An Insured Provision of the Coverage Form. This endorsement does not alter coverage provided in the Coverage Form.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Countersigned By:

Named Insured: THOMAS GRAY & ASSOCIATES, INC.										
	(Authorized Representative)									
SCHEDULE										
Name of Person(s) or Organization(s):										
ANY PERSON OR ORGANIZATION FOR WHOM YOU ARE CONTRACTUALLY BOUND TO PROVIDE ADDITIONAL INSURED STATUS BUT ONLY TO THE EXTENT OF SUCH PERSON OR ORGANIZATIONS LIABILITY ARISING OUT OF THE USE OF COVERED AUTO.										

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to the endorsement.)

Each person or organization shown in the Schedule is an "insured" for Liability Coverage, but only to the extent that person or organization qualifies as an "insured" under the Who Is An Insured Provision contained in Section II of the Coverage Form.