

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 6/28/2024

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 have ADDITIONAL INSURED provisions or 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).												
	DUCE			0011	The state of the s	CONTACT						
L & W Insurance Inc.												
PO Box 918						PHONE (A/C, No, Ext): 302-674-3500 (A/C, No): 302-674-2909 E-MAIL ADDRESS: aclough@lwinsurance.com						
Dover DE 19903												
							INSURER(S) AFFORDING COVERAGE					
INSURED PJFITZP-01							INSURER A: Crum & Forster Speciality Ins				44520	
INSURED PJFITZP-01 P J Fitzpatrick LLC						INSURER B: Penn National Insurance Co.					14990	
Bay Target LLC dba Bay Roofing						INSURER C: Clear Spring Property and Casualty Company					15563	
Fitz Kelly LLC						INSURER D:						
21 Industrial Blvd New Castle DE 19720-3147						INSURER E :						
New Castle DE 19720-3147						INSURER F:						
		AGES CER				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 LTR	TYPE OF INSURANCE			SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S		
В	X COMMERCIAL GENERAL LIABILITY				CX92029585		6/1/2024	6/1/2025	EACH OCCURRENCE	\$1,000	,000	
	CLAIMS-MADE X OCCUR								DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,0	,	
	Х	5,000							MED EXP (Any one person)	\$ 10,00	0	
									PERSONAL & ADV INJURY	\$ 1,000		
	GEN	I'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000		
	OLIV	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$2,000	,	
		OTHER:							PRODUCTS - COMPTOR AGG	\$ 2,000	,000	
В	AUT	OMOBILE LIABILITY			AU92029585		6/1/2024	6/1/2025	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000	.000	
	Х	ANY AUTO					.,,,		BODILY INJURY (Per person)	\$		
		OWNED SCHEDULED							` ' '	\$		
	Х	AUTOS ONLY HIRED AUTOS ONLY X NON-OWNED							PROPERTY DAMAGE (Per accident)	\$		
		AUTOS ONLY AUTOS ONLY							(Per accident)	\$		
В	Х	UMBRELLA LIAB X OCCUR			UL92029585		6/1/2024	6/1/2025	EACH OCCURRENCE	\$ 5,000	000	
		EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$ 5,000	,	
		DED X RETENTION \$ 0							7.001.207.12	\$,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
С		KERS COMPENSATION			CS-WC-028734-01		6/1/2024	6/1/2025	X PER OTH-ER	Ψ		
		IND EMPLOYERS' LIABILITY NYPROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$ 1,000,000			
	OFFI	CER/MEMBER EXCLUDED?	N/A						E.L. DISEASE - EA EMPLOYEE		,	
	If ves	s, describe under CRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$ 1,000		
Α		Ition Liability			PKC-115391		6/1/2024	6/1/2025	Pollution Liab.	5,000		
		•					0, 1,202 1	0/1/2020				
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)												
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CERTIFICATE HOLDER CANCELLATION												
CEI	X I I I	ICATE HULDEK				CANCELLATION						
							SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
TO WHOM IT MAY CONCERN						AUTHORIZED REPRESENTATIVE						
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