



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/28/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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).

|   |  |                   |              |
|---|--|-------------------|--------------|
| PRODUCER<br><br>American Family Insurance - Business Insurance<br>PO Box 5316<br>Binghamton, NY 13902 | CONTACT<br>NAME: <b>American Family Insurance - Business Insurance</b> |                   |              |
|   | PHONE<br>(A/C, No, Ext): <b>866-908-0626</b>                           | FAX<br>(A/C, No): |              |
|   | E-MAIL<br>ADDRESS: <b>service@amfambusinessinsurance.com</b>           |                   |              |
|   | INSURER(S) AFFORDING COVERAGE  |                   | NAIC #       |
|   | INSURER A : <b>Midvale Indemnity Company</b>                           |                   | <b>27138</b> |
| INSURED<br><br>FREIBERG'S HARDSCAPING<br>902 ROYSTER OAKS DR APT 307<br>MADISON WI 53714              | INSURER B :  |                   |              |
|   | INSURER C :  |                   |              |
|   | INSURER D :  |                   |              |
|   | INSURER E :  |                   |              |
|   | INSURER F :  |                   |              |
|   |  |                   |              |

| COVERAGES   |  | CERTIFICATE NUMBER: 333947943701257 |          | 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  | ADDL INSR                           | SUBR WVD | POLICY NUMBER    | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY)             | LIMITS          |             |
| A   | COMMERCIAL GENERAL LIABILITY<br><br>CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  | N                                   | N        | GLP1044755       | 07/29/2023              | 07/29/2024                          | EACH OCCURRENCE | \$1,000,000 |
|   | DAMAGE TO RENTED PREMISES (Ea occurrence)  |                                     |          |                  |                         |                                     | \$100,000       |             |
|   | MED EXP (Any one person)   |                                     |          |                  |                         |                                     | \$5,000         |             |
|   | PERSONAL & ADV INJURY  |                                     |          |                  |                         |                                     | \$1,000,000     |             |
|   | GENERAL AGGREGATE  |                                     |          |                  |                         |                                     | \$2,000,000     |             |
|   | PRODUCTS - COMP/OP AGG   |                                     |          |                  |                         |                                     | \$2,000,000     |             |
|   | OTHER:   |                                     |          |                  |                         |                                     |                 |             |
|   | AUTOMOBILE LIABILITY<br><br>ANY AUTO<br>OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS<br>HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY  |                                     |          |                  |                         | COMBINED SINGLE LIMIT (Ea accident) |                 |             |
|   | BODILY INJURY (Per person)   |                                     |          |                  |                         |                                     |                 |             |
|   | BODILY INJURY (Per accident)   |                                     |          |                  |                         |                                     |                 |             |
|   | PROPERTY DAMAGE (Per accident)   |                                     |          |                  |                         |                                     |                 |             |
|   | OTHER:   |                                     |          |                  |                         |                                     |                 |             |
|   | UMBRELLA LIAB <input type="checkbox"/> OCCUR<br>EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE<br>DED <input type="checkbox"/> RETENTION \$  |                                     |          |                  |                         | EACH OCCURRENCE                     |                 |             |
|   | AGGREGATE  |                                     |          |                  |                         |                                     |                 |             |
|   | OTHER:   |                                     |          |                  |                         |                                     |                 |             |
|   | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N<br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/><br>(Mandatory in NH)<br>If yes, describe under DESCRIPTION OF OPERATIONS below | N/A                                 |          |                  |                         | PER STATUTE                         | OTHER           |             |
|   | E.L. EACH ACCIDENT   |                                     |          |                  |                         |                                     |                 |             |
|   | E.L. DISEASE - EA EMPLOYEE   |                                     |          |                  |                         |                                     |                 |             |
|   | E.L. DISEASE - POLICY LIMIT  |                                     |          |                  |                         |                                     |                 |             |
|   | OTHER:   |                                     |          |                  |                         |                                     |                 |             |
|   | PROFESSIONAL LIABILITY   |                                     |          |                  |                         | OCCURRENCE AGGREGATE                |                 |             |
| DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  |  |                                     |          |                  |                         |                                     |                 |             |
| Landscape and Gardening Services  |  |                                     |          |                  |                         |                                     |                 |             |

|                        |  |  |  |
|------------------------|--|--|--|
| CERTIFICATE HOLDER     |  | CANCELLATION   |  |
| FREIBERG'S HARDSCAPING |  | 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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