

Compliance Depot

Compliance Depot is a risk management tool that will help keep Bell Partners' properties safe by screening all vendors to ensure they have adequate insurance coverage and a clean background.

To be considered compliant, vendors must register with Compliance Depot and maintain a status of "approved". To become an "approved" vendor in Compliance Depot, vendors must:

- Pay an annual fee directly to Compliance Depot (currently \$99)
- Submit a current W-9 form.
- Sign a vendor agreement.
- Pass a company and principal owner background check.
- Have adequate insurance coverage depending on your industry code.
- Have the correct additional insured language on your certificate of insurance.
- Provide appropriate endorsements.

The following documents provide sample certificates of insurance, industry codes, corresponding insurance limits and additional insured language for your review prior to enrollment.

Bell Partners Industry Risk Level Report

Industry	Risk Level
A/C Equipment & Systems Contractors, Installation, or Repair	Moderate Risk
Access/Badge/Panel Control Systems	High Risk
Adjusters	Professional
Air Duct Cleaning	Moderate Risk
Air Purification	Moderate Risk
Airplane / Jet - Chartered	Moderate Risk
Animal / Pet Mobile Vaccinations	Low Risk
Antennas	Moderate Risk
Appliances - Leasing	Low Risk
Appliances - Service, Repair, or Refinish	Low Risk
Appraisers	Low Risk
Aquarium/Fish Tank Installation, Repair, or Maintenance Service	Moderate Risk
Architects	Professional
Artwork Services	Moderate Risk
Asbestos - Inspection, Management, or Removal	High 3
Asphalt & Asphalt Products WITH Delivery	Moderate Risk
Attorneys	Professional
Auto Detailing	Low Risk
Automobile - Emergency Assistance	Low Risk
Automotive/Marine/Maintenance Equipment - Repair, Paint & Body	Moderate Risk
Awnings & Canopies Repair & Service	Moderate Risk
Back Flow Prevention	Moderate Risk
Balcony Repair	Moderate Risk
Balloons w/ Helium Service	Low Risk
Basketball Courts - Construction, Repair, Resurface	Moderate Risk
Bathtubs & Sinks - Repair & Refinish	Low Risk
Beverage -Suppliers with ON-SITE delivery	Low Risk
Billiards & Gaming - Installation & Repair	Low Risk
Blasting and Demolition Contractors	High 3
Boilers - Repairing & Cleaning	Moderate Risk
Building - Non-Structure, Developers or Contractors	Moderate Risk
Building Inspection Service	Professional
Building Maintenance	Moderate Risk
Cabinets - Installation	Low Risk
Cable	Moderate Risk
Capital Vendors	Towing
Car Wash - Equipment Sales, Repair and Installation	Low Risk
Carnival Companies and/or Ride Operators	Moderate Risk
Carpenters	Moderate Risk
Carpet & Rug - Cleaning, Dyeing, Repair, or Installation	Low Risk
Caterers	Low Risk
Chimney Cleaning	Moderate Risk
Communication equipment installation, service, repair	Moderate Risk
Community Services	Low Risk
Compliance Service & Consultants	Professional
Components	Moderate Risk
Computer - System Designers	Low Risk

Bell Partners Industry Risk Level Report

Industry	Risk Level
Computer / Office Equipment - Repair, Install, or Maintenance (on-site service)	Low Risk
Computers - Training and/or System Support	Low Risk
Concierge and Valet Services	Low Risk
Concrete Contractors	Moderate Risk
Construction Consulting	Professional
Construction Equipment & Supplies WITH Delivery	Moderate Risk
Cooling Tower - Repair & Replace	Moderate Risk
Copy Machines - Service	Low Risk
Counter Top - Resurfacing, Repair, or Installation	Low Risk
Counter Tops - Supplier ONLY	Low Risk
Courier/Messenger	Low Risk
Court Reporter/Stenographer	Professional
Courtesy Patrol - Unarmed Foot or Drive By	Moderate Risk
Crime Scene Clean-Up Services	High 2
Criminal Record Search	Low Risk
Disc Jockeys	Low Risk
Doors - Installation, Repair & Replacement	Low Risk
Doors - Installation, Repair, or Maintenance	Low Risk
Drafting	Low Risk
Drain Cleaning	Low Risk
Drainage Contractor - Consult Only	Professional
Drainage Contractors	Moderate Risk
Drapery & Curtain - Cleaning, Installation, or Repair	Low Risk
Drive-Through Pneumatic Tube Repair, Maintenance, or Installation	Moderate Risk
Dry Cleaners – ON-SITE DELIVERY	Low Risk
Drywall Contractors	Moderate Risk
Dump Trucks & Concrete Trucks	Moderate Risk
Electrical apparatus installation	Moderate Risk
Electrical Contractors	High 2
Electrical Gates & Doors	Moderate Risk
Electrical Generator Repair	Moderate Risk
Elevator / Escalator - CONSULTING SERVICES ONLY	High Risk
Elevators / Escalator Service & Maintenance	Moderate Risk
Employment - Temporary	Low Risk
Energy Conservation & Mgmt	Professional
Engineer - All Types	Professional
Entertainers - Musicians, Promoters, etc.	Low Risk
Environmental & Ecological Consulting / Services	Professional
Environmental Testing & Observation Only	Moderate Risk
Equipment (Heavy) Rental & Leasing	Moderate Risk
Erosion Control	Moderate Risk
Excavating Contractors	Moderate Risk
Exercise & Physical Fitness	Low Risk
Exercise Equipment - Service & Repair	Low Risk
Exterior cleaning or resurfacing	Moderate Risk
Facade	High Risk

Bell Partners Industry Risk Level Report

Industry	Risk Level
Fence Contractors	Low Risk
Filler	Moderate Risk
Fire Alarm - on-site installation with monitoring	Moderate Risk
Fire Alarm Systems - Monitoring Only	Moderate Risk
Fire Extinguisher Testing & Replacement	Low Risk
Fire Protection Equip & Supply	Low Risk
Fire protection equipment installation, service, repair	High 2
Fire Retardant Coatings	Moderate Risk
Fire, Smoke & Water Restoration	Moderate Risk
Fireplaces - On site Service	Moderate Risk
First Aid/Occupational Health & Safety Supplies - ON-SITE DELIVERY	Low Risk
Floor Covering - Sales, Installation, Repair or Refinish	Low Risk
Food Service Distributing - All Other	Moderate Risk
Food Service Distributing - Meat	Moderate Risk
Food Service Distributing - Produce	Moderate Risk
Food Service Distributing - Seafood	Moderate Risk
Food Trucks - mobile eatery	Low Risk
Food/Beverage/Water Service Distribution - Apartment Community Service ONLY	Low Risk
Foundation - Contractors or Repair	Moderate Risk
Framing and/or Mounting - pictures, maps, etc.	Low Risk
Framing Contractors	Moderate Risk
Freight Only	Moderate Risk
Fuel-Oil, Gas, Butane Propane	Moderate Risk
Fundraising	Low Risk
Funeral Homes, Mortuary Services, or Cemeteries	Moderate Risk
Furniture - Repair, Refinish, or Leasing	Low Risk
Garage Doors	Moderate Risk
Garage/Carport - building, repair, or maintenance	Moderate Risk
Garbage / Recycling Collection	Moderate Risk
Garbage/Trash Compactors - supply, repair, or maintenance	Moderate Risk
Gates - installation, repair, or maintenance	Moderate Risk
General Contractors	Moderate Risk
Glass - STAINED ONLY - sales, installation, or repair	Low Risk
Glass & Mirror - Sales with Installation or Repair	Low Risk
Glass Coating & Tinting	Low Risk
Golf Cars & Carts - Repair & Maintenance	Low Risk
Gutters & Downspouts	Moderate Risk
Hand Rails	Moderate Risk
Handicapped Accessible Construction or Modifications	Moderate Risk
Hazardous Material Handling and Cleanup	High 3
Health Hazards - Consult Only	Professional
High Rise Elevators	High 3
Holiday Lighting	High Risk
Human Directional	Low Risk
HVAC Contractors	Moderate Risk
Insulation Contractors	Moderate Risk

Bell Partners Industry Risk Level Report

Industry	Risk Level
Interior Decorators & Designers	Low Risk
Investigators	Low Risk
Irrigation Repairs	Moderate Risk
Janitorial/Housekeeping/Janitorial/Make Ready Services	Low Risk
Junk Removal	Low Risk
Key Control Systems	Low Risk
Lab Support Services	Towing
Landscape - Contractors, Designers, or Maintenance	Moderate Risk
Landscape Maintenance - Chemicals	Moderate Risk
Laundry - Self Service Machine Repair & Maintenance	Moderate Risk
Lead Abatement	High 3
Leak Detection, Prevention, or Repair	Moderate Risk
Leasing Services	Low Risk
Lecture/Speaker & Seminar Services	Low Risk
Level 1	High Risk
Level 2	High Risk
Level 3	High Risk
Level 4	High Risk
Level 5	High Risk
Level 6	High Risk
Level 7	High Risk
Level 8	High Risk
Lifeguard	Moderate Risk
Light Bulb Replacement Service	Low Risk
Lighting Consultants	Low Risk
Locks & Locksmiths	Low Risk
Mailboxes - Installation	Moderate Risk
Maintenance Supplies - Delivery	Low Risk
Maintenance Supplies & Service	Moderate Risk
Make Up/Cosmetic Artists	Low Risk
Management Consulting	Professional
Masonry Contractors	Moderate Risk
Mechanical Contracting	Moderate Risk
Metal Cleaning & Refinishing	Moderate Risk
Metrology Service	Towing
Millwrights	Moderate Risk
Mold Abatement	High 2
Move Mgmt for Lab Support	Towing
Movers	Moderate Risk
Music Furnishings with delivery - music stands, furniture, etc.	Low Risk
Mystery Shopper	Low Risk
Odor Control	Moderate Risk
Office Equipment & Supplies WITH Delivery	Low Risk
Outdoor Fireplace or BBQ - Installation/Repair/Service	Moderate Risk
Overhead & Revolving Door Services	High Risk
Overhead Equipment (cranes, hoists, derricks, etc)	High 3
Packaging	Moderate Risk

Bell Partners Industry Risk Level Report

Industry	Risk Level
Painting Contractors - Exterior	Moderate Risk
Painting Contractors - Interior	Low Risk
Painting Equipment & Supplies WITH Delivery	Low Risk
Parking Garage/Lot - Repair, Resurface or Seal Coat	Moderate Risk
Parking Garage/Lot - Striping	Moderate Risk
Patio & Deck Builders	Moderate Risk
Paving Contractors	Moderate Risk
Personnel Consultants	Low Risk
Pest Control - Trapping only	Moderate Risk
Pest Control/Extermination	Moderate Risk
Pet Waste Removal	Low Risk
Photographers - ON SITE ONLY	Low Risk
Piano / Organ Repair or Tuning	Low Risk
Pile Driving	Moderate Risk
Plants - Interior Leasing & Maintenance	Low Risk
Playground & Park Equipment - Delivery, Installation, or Repair	Moderate Risk
Plumbing Contractors, Supply Delivery, Drain/Sewer Cleaning	Moderate Risk
Pond/Lake Maintenance	Low Risk
Pool Furniture - Repair & Restoration	Low Risk
Pool Surface Repair	Moderate Risk
Porcelain Refinishers	Low Risk
Pressure Washing - Equipment & Service	Moderate Risk
Printing Company with On-Site Delivery	Low Risk
Product Testing	Moderate Risk
Production - Film, Lighting, Music, Sound, Grips, etc.	Moderate Risk
Property Maintenance	Moderate Risk
Property/Real Estate Management	Professional
Railings - Delivery and/or Installation	Moderate Risk
Refrigerator Service & Repair	Low Risk
Refuse collection	Moderate Risk
Reglazing	Moderate Risk
Rehab Contractors	Moderate Risk
Remodeling & Repairs	Moderate Risk
Risk Management	Professional
Roofing Contractors	Moderate Risk
Safety Consultants	Professional
Sand Blasting	Moderate Risk
Scaffolding, elevated sidewalks, bridges, etc	High 3
Security Guard/Patrol Service - Armed	High 2
Security Services - Alarm Installation and/or Monitoring	Moderate Risk
Security/Intrusion Alarms - Remote Monitoring Only	Moderate Risk
Sewer & Water Main - Installation or Repair	Moderate Risk
Sewer Contractors	Moderate Risk
Shopping Service	Low Risk
Shoring	Moderate Risk
Shredding Service	Low Risk
Sidewalk Repair	Moderate Risk

Bell Partners Industry Risk Level Report

Industry	Risk Level
Siding Claims Consultants	Moderate Risk
Siding Contractors	Moderate Risk
Signs and Installation	Moderate Risk
Smoke Detectors & Alarms	Moderate Risk
Snow Removal	Moderate Risk
Sound System Installation and/or Repair	Moderate Risk
Sprinkler - Installation or Repair	Moderate Risk
Stair Builders & Repair	Moderate Risk
Steam boiler installation, service, repair	High 3
Storage - mobile pods	Low Risk
Stucco & Exterior Coating Contractor	Moderate Risk
Subfloor Repair	Moderate Risk
Submetering - Electric, Gas, or Water	Moderate Risk
Surveyors - Land	Low Risk
Sweeping Service	Moderate Risk
Swimming Pool Construction or Remodeling	Moderate Risk
Swimming Pool Service/Maintenance	Moderate Risk
Tanning Salon - Repair, Installation, or Retail Space	Moderate Risk
Telephone - Coin/Card Oprtd Equip/Svc	Low Risk
Telephone & TV Equipment Installation or Repair	Low Risk
Tenant - Commercial	Low Risk
Tennis Court Construction, Resurface, or Repair	Moderate Risk
Termites - Tenting	Moderate Risk
Towing/Wrecker Service	Towing
Traffic Control/Signal Installation	High Risk
Transportation Services (Bus, Limo, Taxi, etc...)	Low Risk
Trash Haulers	Moderate Risk
Tree Service - Prune or Trimming	Moderate Risk
Trusses - Construction	Moderate Risk
Tub & Tile Restoration	Low Risk
Underground or Building gas/petrol storage tank/line installation, service, repair, testing	High 3
Uniforms - Service	Low Risk
UPS (Uninterrupted Power Supply)	Professional
Utility Contractor	Moderate Risk
Valet Trash Collections	Low Risk
Vending Machines	Low Risk
Video Production Services, Virtual Tours, etc.	Low Risk
Volleyball Courts - Install/Resurface	Moderate Risk
Walls - Retaining	Moderate Risk
Warehouse Supplier	Moderate Risk
Washer & Dryer - Coin Operated Repair & Maintenance	Moderate Risk
Washer & Dryer Venting or Vent Cleaning	Moderate Risk
Waste Reduction/Disposal/Recycling	Moderate Risk
Water - Bulk/Bottled Distributor w/ ON-SITE DELIVERY	Low Risk
Water Feature/Fountain - Repairs, Installation, or Delivery	Moderate Risk
Water Heaters - Repairs	Moderate Risk

Bell Partners Industry Risk Level Report

Industry	Risk Level
Water Restoration & Filtration - On-Site Service	Moderate Risk
Waterproofing Contractors	Moderate Risk
Welding	Moderate Risk
Window Washer - 5 Floors & Below	Moderate Risk
Window Washer - Above 5 Floors	Moderate Risk
Window/Window Covering/Blinds - Installation, Replacement, Repair	Low Risk



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

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 NAME: PHONE (A/C, No, Ext) FAX (A/C, No) E-MAIL ADDRESS:
INSURERS AFFORDING COVERAGE	
INSURER A: (Insurer must have a rating of A- or higher.)	
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
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 LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF DATE(MM/DD/YY)	POLICY EXP DATE(MM/DD/YY)	LIMITS								
	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> _____ <input type="checkbox"/> _____ GEN?L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 1,000,000 PRODUCTS-COMP/OP AGG \$ 1,000,000								
	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> _____					COMBINED SINGLE LIMIT Or BODILY INJURY/Person BODILY INJURY/Accident PROPERTY DAMAGE	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000 BODILY INJURY (Per person) \$ 100,000 BODILY INJURY(Per accident) \$ 300,000 PROPERTY DAMAGE (Per accident) \$ 100,000								
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$								
	WORKERS COMPENSATION AND EMPLOYERS? LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">WC STATU-ORY LIMITS</td> <td style="width: 30%;">OTH-ER</td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$ 500,000</td> </tr> <tr> <td>EL DISEASE-EA EMPLOYEE</td> <td>\$ 500,000</td> </tr> <tr> <td>EL DISEASE - POLICY LIMIT</td> <td>\$ 500,000</td> </tr> </table>	WC STATU-ORY LIMITS	OTH-ER	E.L. EACH ACCIDENT	\$ 500,000	EL DISEASE-EA EMPLOYEE	\$ 500,000	EL DISEASE - POLICY LIMIT	\$ 500,000
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Attach a copy of the General Liability Additional Insured Endorsement(s) reflecting the following: BELL PARTNERS INC., THEIR AFFILIATES, SUBSIDIARIES, LENDERS, AND THE OWNERSHIP ENTITIES OF THEIR OWNED OR MANAGED PROPERTIES are included as additional insured on the general liability policy. Insurance is primary and all others are non-contributory.

CERTIFICATE HOLDER Bell Partners Inc. c/o Compliance Depot P.O. Box 115006 Carrollton, TX 75011 Fax: (877) 665-8910 Email: documents@compliance depot.com	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. AUTHORIZED REPRESENTATIVE
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PRODUCER	CONTACT NAME:	
	PHONE (A/C, No, Ext)	FAX (A/C, No)
	E-MAIL ADDRESS:	
	INSURERS AFFORDING COVERAGE	
INSURED Sample Certificate of Insurance – Moderate Risk	INSURER A: (Insurer must have a rating of A- or higher.)	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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Insurance is primary and all others are non-contributory.

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	AUTHORIZED REPRESENTATIVE



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INSURED Sample Certificate of Insurance - High																							

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

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 NAME: PHONE (A/C, No, Ext) FAX (A/C, No) E-MAIL ADDRESS: <table style="width: 100%; border: none;"> <tr> <td style="text-align: center; border: none;">INSURERS AFFORDING COVERAGE</td> <td style="text-align: right; border: none;">NAIC #</td> </tr> <tr> <td style="border: none;">INSURER A: (Insurer must have a rating of A- or higher.)</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">INSURER B:</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">INSURER C:</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">INSURER D:</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">INSURER E:</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">INSURER F:</td> <td style="border: none;"></td> </tr> </table>	INSURERS AFFORDING COVERAGE	NAIC #	INSURER A: (Insurer must have a rating of A- or higher.)		INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
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INSURER F:															
INSURED Sample Certificate of Insurance – High 2															

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.

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