ACORD. CERTIFICATE OF LIABILITY INSURANCE								NCE	DATE (MWDD/YYYY) 11/04/04	
PRODUCER Mastors & Servant, Ltd. 5700 Post Road THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.										
P.O. Box 1158 East Greenwich, RI 02818						INSURERS AFFORDING COVERAGE			NAIC#	
INSURED						INSURER A: Employers Mutual Casualty Co.				
R & R Forms, Inc.						INSURER B: Beacon Mutual Insurance Company				
Smithfield, RI 02917						INSURER C				
ominment, in 92917						INSURER D:				
COVERAGES						INSURER E:				
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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.										
INSR LTR	ADD'I INSRI		TYPE OF INSURANCE	POLICY NUMBER	PC D	DUCY EFFECTIVE ATE (MWDD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMIT	S	
Α		GE	NERAL LIABILITY	3X1188305	08	3/01/04	08/01/05	EACH OCCURRENCE	s1,000,000	
		X	COMMERCIAL GENERAL LIABILITY					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000	
		<u> </u>	CLAIMS MADE X OCCUR					MED EXP (Any one person)	\$5,000	
		_	ļ ———					PERSONAL & ADV INJURY	\$1,000,000	
		CE	J N'L AGGREGATE LIMIT APPLIES PER					GENERAL AGGREGATE	\$2,000,000	
		GE	POLICY PRO- LOC					PRODUCTS - COMP/OP AGG	\$2,000,000	
Α		ΑU	FOMOBILE LIABILITY ANY AUTO	3E1188305	08	3/01/04	08/01/05	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000	
			ALL OWNED AUTOS SCHEDULED AUTOS					BODILY INJURY (Per person)	s	
		X	NON-OWNED AUTOS					BODILY INJURY (Per accident)	s	
								PROPERTY DAMAGE (Per accident)	S	
		GAI	RAGE LIABILITY					AUTO ONLY - EA ACCIDENT	\$	
		_	ANY AUTO		ŀ			OTHER THAN EA ACC	\$	
Α		FYC	CESS/UMBRELLA LIABILITY	3J1188305	08	3/01/04	08/01/05	EACH OCCURRENCE	s s1,000,000	
		X	l —			701704	00,01,03	AGGREGATE	\$1,000,000	
			. <u> </u>						\$	
			DEDUCTIBLE						\$	
		<u>X</u>	RETENTION \$ 10,000					L MC STATE A STATE	\$	
В		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTINER/EXECUTIVE OFFICER/MEMBER EXCLUDED?		0000025153	10/20/04	10/20/05	WC STATU- OTH- TORY LIMITS ER	<u></u>		
									\$1,000,000	
	If yes, describe under SPECIAL PROVISIONS below				1			E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMITO		
	OTH		NOVISIONS DELW					EL. DISEASE - FOLICY LIMITE	2	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS										
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS * Except 10 days if nonpayment.										
· · · · · · · · · · · · · · · · · · ·							CANCELLATION			
						SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION				
State of Rhode Island /						DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL *30 DAYS WRITTEN				
Corporations Division 100 North Main Street						NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL				
Providence, RI 02903-1335						IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.				
,						AUTHORIZED REPRESENTATIVE				
						Gosep	hB.	Servont		
ACORD 25 (2001/08) 1 of 2 #S179757/M179675						0-1			CORPORATION 1988	

IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

