

ACORD. CERTIFICATE OF INSURANCE

CSR XV
RAYSHZ1

DATE (MM/DD/YY)
07/18/96

PRODUCER

Rothschild Agency, Inc
8979 Broadway
Merrillville IN 46410-

Art Helm, CPCU
219-769-6616

INSURED

Ray's Heating & Cooling Inc.
Ray Evert
P O Box 40
Hebron IN 46341

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.

COMPANIES AFFORDING COVERAGE

COMPANY A Indiana Insurance Company

COMPANY B

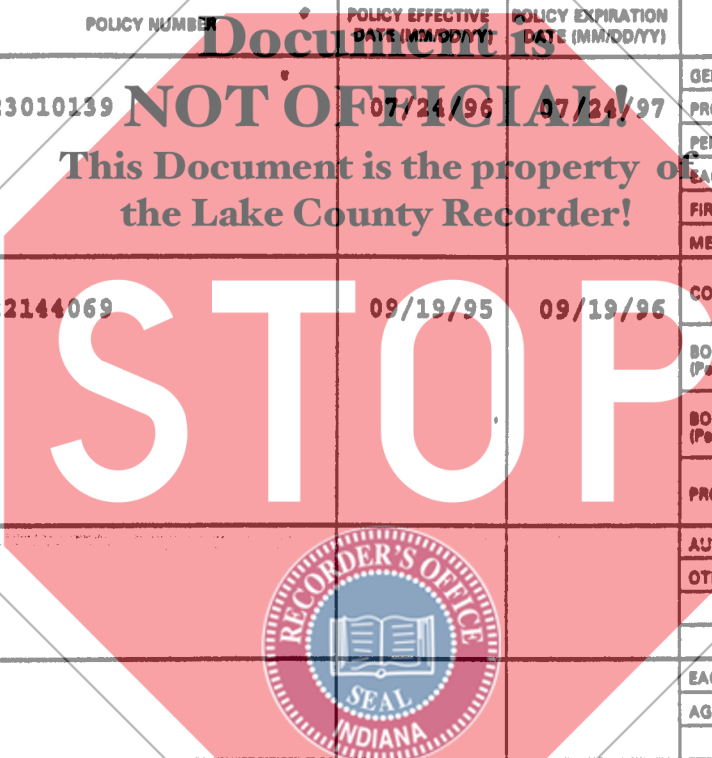
COMPANY C

COMPANY D

COVERAGES

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.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY	23010139	07/24/96	07/24/97	GENERAL AGGREGATE	\$ 1000000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				PRODUCTS - COMP/OP AGG	\$ 500000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				PERSONAL & ADV INJURY	\$ 500000
	OWNER'S & CONTRACTOR'S PROT				EACH OCCURRENCE	\$ 500000
					FIRE DAMAGE (Any one fire)	\$ 50000
					MED EXP (Any one person)	\$ 5000
A	AUTOMOBILE LIABILITY	22144069	09/19/95	09/19/96	COMBINED SINGLE LIMIT	\$ 1000000
	<input checked="" type="checkbox"/> ANY AUTO				BODILY INJURY (Per person)	\$ 50000
	<input checked="" type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$ 50000
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE	\$ 50000
	<input checked="" type="checkbox"/> HIRED AUTOS					
	<input checked="" type="checkbox"/> NON-OWNED AUTOS					
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$ 50000
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY:	
					EACH ACCIDENT	\$ 50000
	EXCESS LIABILITY				AGGREGATE	\$ 50000
	<input type="checkbox"/> UMBRELLA FORM				EACH OCCURRENCE	\$ 50000
	<input type="checkbox"/> OTHER THAN UMBRELLA FORM				AGGREGATE	\$ 50000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	WC9074429	04/16/96	04/16/97	<input checked="" type="checkbox"/> STATUTORY LIMITS	\$ 500000
	THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE:				EACH ACCIDENT	\$ 500000
	<input checked="" type="checkbox"/> INCL <input type="checkbox"/> EXCL				DISEASE - POLICY LIMIT	\$ 500000
	OTHER				DISEASE - EACH EMPLOYEE	\$ 500000



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 SEP 11 PM 1:10
LAKES RECORDER

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

Heating & Air Conditioning

CERTIFICATE HOLDER

LAC9014

Lake Cnty Planning Commission
2293 N Main St
Crown Point IN 46307

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Art Helm, CPCU

Art Helm
ACORD CORPORATION 1993
CK# 4678