ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

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:				
Anton Insurance Agency, Inc. 155 S. Calumet Road POB 563		PHONE (AC, No, Ext): (219) 926-8681 F. (ALL ADDRESS:	AX A/C, No): (219) 926-3585			
Chesterton, IN 46304-0563		INSURER(S) AFFORDING COVERAGE	NAIC#			
		INSURER A: Property-Owners Insurance Co.	32905			
INSURED		INSURER B: Auto-Owners Insurance Company	18988			
Willard Enterprises	LLC	INSURER C:				
Richard A. Willard	oad	INSURER D :				
Portage, IN 46368		INSURER E :				
_		INSURER F:				
COVERAGES	CERTIFICATE NUMBER:	REVISION NUMB	REP.			

	Portage, IN 46368			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	INSR WVD		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS				
	GENERAL LIABILITY				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	EACH OCCURRENCE \$ 1,000,000				
Α	X COMMERCIAL GENERAL LIABILITY		09537699	01/20/2014	01/20/2015	DAMAGE TO RENTED PREMISES (Ea occurrence) \$	300,000			
	CLAIMS-MADE X OCCUR					MED EXP (Any one soon) \$	10,000			
	92 11110 1111 192 [23] 666611				-	PERSONAL & ADVINURY \$	1,000,000			
						GENERAL AGGREGATE \$	2,000,000			
	GEN'L AGGREGATE LIMIT APPLIES PER:		Docu	ment is		PRODUCTS - COMPTOP AGG \$	2,000,000			
	X POLICY PRO- JECT LOC		2000			\$				
	AUTOMOBILE LIABILITY		NOTO			COMBINED SINGLEMIT (Ea accident)	500,000			
В	ANY AUTO		4753769900	01/20/2014	01/20/2015	(Ea accident) \$ BODILY INJURY (Per person) \$				
_	ALL OWNED X SCHEDULED AUTOS	T	his Document	is the pro	perty o	BODILY INJURY (Per accident) \$				
	NON-OWNED		the Lake Co		+	PROPERTY DAMAGE \$				
	HIRED AUTOS AUTOS		the Lake Co	unty Keco	ruer:	(PER ACCIDENT) \$				
	UMBRELLA LIAB OCCUR					EACH OCCURRENCES \$				
	EXCESS LIAB CLAIMS-MADE					AGGREGATE - S	7,			
	CEANNOWNE						21			
	WORKERS COMPENSATION WORKERS COMPENSATION									
Α	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE		09073144	01/20/2014	01/20/2015	LIGHT FINALS				
^	OFFICER/MEMBER EXCLUDED?	N/A	03070144	0172072014	01/20/2010	E.L. EACH ACCIDENTS				
	(Mandatory in NH) If yes, describe under					E.L. DISEASE - EA EMPLOYEE 5	500,000			
	DÉSCRIPTION OF OPERATIONS below					E.L. DISEASE -POLICIX LIMIT 3	500,000			
						2 2 9				
			TULL	ER'S		T C				
DESC	PRINTION OF OPERATIONS / LOCATIONS / VEHIC	ES (Attach	ACORD 101 Additional Remarks	Schadula if more enace in	s required)					
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required) Scope of Work: Plumbing Contractor										
			Enno.	VOIANA						

AUTHORIZED REPRESENTATIVE	Lake County Plan Commission 1969 Central Ave Lake Station, IN 46405	SHOULD ANY OF THE ABOVE DESCRIBED THE EXPIRATION DATE THEREOF, ACCORDANCE WITH THE POLICY PROVISE.	NOTICE WILL BE	
	Land Gallon, In 10100	AUTHORIZED REPRESENTATIVE	240	4

CANCELLATION

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ACORD 25 (2010/05)

CERTIFICATE HOLDER

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