



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/19/2021

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 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).

|  |  |                       |               |
|--|--|-----------------------|---------------|
| <b>PRODUCER</b><br><br>Fargo- Jones Insurance Agency, Inc<br>300 W WASHINGTON ST<br>CHARLES TOWN WV 25414-1534         | <b>CONTACT NAME:</b><br><b>PHONE (A/C, No, Ext):</b><br><b>E-MAIL ADDRESS:</b> | <b>FAX (A/C, No):</b> |               |
|  | <b>INSURER(S) AFFORDING COVERAGE</b>   |                       | <b>NAIC #</b> |
| <b>INSURED</b><br><br>KEYES FERRY ACRES MAINTENANCE ASSOCIATION INC<br>329 GREENWOOD RD<br>HARPERS FERRY WV 25425-4664 | <b>INSURER A:</b> NATIONWIDE GENERAL INSURANCE COMPANY                         |                       | 23760         |
|  | <b>INSURER B:</b>  |                       |               |
|  | <b>INSURER C:</b>  |                       |               |
|  | <b>INSURER D:</b>  |                       |               |
|  | <b>INSURER E:</b>  |                       |               |
|  | <b>INSURER F:</b>  |                       |               |

**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 INSD | SUBR WVD | POLICY NUMBER       | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS                                    |              |
|----------|--|-----------|----------|---------------------|-------------------------|-------------------------|---|--------------|
| A        | <b>COMMERCIAL GENERAL LIABILITY</b><br><input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR<br><br>GEN'L AGGREGATE LIMIT APPLIES PER:<br><input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC<br>OTHER: |           |          | ACP BPHL 3019685293 | 02/26/2021              | 02/26/2022              | EACH OCCURRENCE                           | \$ 1,000,000 |
|          |  |           |          |                     |                         |                         | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 300,000   |
|          |  |           |          |                     |                         |                         | 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 |
|          |  |           |          |                     |                         |                         |   | \$           |
|          | <b>AUTOMOBILE LIABILITY</b><br><input type="checkbox"/> ANY AUTO<br><input type="checkbox"/> OWNED AUTOS ONLY<br><input type="checkbox"/> HIRED AUTOS ONLY<br><input type="checkbox"/> SCHEDULED AUTOS<br><input type="checkbox"/> NON-OWNED AUTOS ONLY                                |           |          |                     |                         |                         | COMBINED SINGLE LIMIT (Ea accident)       | \$           |
|          |  |           |          |                     |                         |                         | BODILY INJURY (Per person)                | \$           |
|          |  |           |          |                     |                         |                         | BODILY INJURY (Per accident)              | \$           |
|          |  |           |          |                     |                         |                         | PROPERTY DAMAGE (Per accident)            | \$           |
|          |  |           |          |                     |                         |                         |   | \$           |
|          | <b>UMBRELLA LIAB</b><br><input type="checkbox"/> OCCUR<br><b>EXCESS LIAB</b><br><input type="checkbox"/> CLAIMS-MADE<br>DED RETENTION \$   |           |          |                     |                         |                         | EACH OCCURRENCE                           | \$           |
|          |  |           |          |                     |                         |                         | AGGREGATE                                 | \$           |
|          |  |           |          |                     |                         |                         |   | \$           |
|          | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b><br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)<br>If yes, describe under DESCRIPTION OF OPERATIONS below  | Y/N       | N/A      |                     |                         |                         | PER STATUTE                               | OTH-ER       |
|          |  |           |          |                     |                         |                         | E.L. EACH ACCIDENT                        | \$           |
|          |  |           |          |                     |                         |                         | E.L. DISEASE - EA EMPLOYEE                | \$           |
|          |  |           |          |                     |                         |                         | E.L. DISEASE - POLICY LIMIT               | \$           |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

The above mentioned businessowners policy includes directors and officers liability coverage with a limit of \$1,000,000 aggregate.

**CERTIFICATE HOLDER****CANCELLATION**

|                                 |  |
|---------------------------------|--|
| XXX<br>XX<br>XX<br><br>WV 25425 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.<br><br>AUTHORIZED REPRESENTATIVE<br>BRYAN JONES |
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