BETTVIE-01 JRIOS

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/17/2022

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).

| PRODUCER | CONTACT NAME: | |
|---|---|---|
| American Advantage - IMC - TU<br>4514 W Forest Home Ave<br>Milwaukee, WI 53219 | PHONE (A/C, No, Ext): (414) 541-6020 | FAX (A/C, No): (414) 541-6021 |
| | E-MAIL ADDRESS: | |
| | INSURER(S) AFFORDING COVERAGE | NAIC # |
| | INSURER A : Acuity A Mutual Insurance Co | 14184 |
| INSURED | INSURER B : | |
| BETTER VIEW HOME IMPROVEMENTS<br>W141N5974 Kaul Ave<br>Menomonee Falls, WI 53051 | 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 INSD | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | |
|---|---|---|---|---|---|---|---|---|
| A | X COMMERCIAL GENERAL LIABILITY | | | | | | EACH OCCURRENCE | $ 1,000,000 |
| | [ ] CLAIMS-MADE [X] OCCUR | X | | ZG4743 | 8/7/2022 | 8/7/2023 | DAMAGE TO RENTED PREMISES (Ea occurrence) | $ 100,000 |
| | | | | | | | MED EXP (Any one person) | $ 5,000 |
| | | | | | | | PERSONAL & ADV INJURY | $ 1,000,000 |
| | GEN'L AGGREGATE LIMIT APPLIES PER: | | | | | | GENERAL AGGREGATE | $ 2,000,000 |
| | [ ] POLICY [X] PRO-JECT [ ] LOC | | | | | | PRODUCTS - COMP/OP AGG | $ 2,000,000 |
| | [ ] OTHER: | | | | | | | $ |
| | AUTOMOBILE LIABILITY | | | | | | COMBINED SINGLE LIMIT (Ea accident) | $ |
| | [ ] ANY AUTO | | | | | | BODILY INJURY (Per person) | $ |
| | [ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS | | | | | | BODILY INJURY (Per accident) | $ |
| | [ ] HIRED AUTOS ONLY [ ] NON-OWNED AUTOS ONLY | | | | | | PROPERTY DAMAGE (Per accident) | $ |
| | [ ] | | | | | | | $ |
| | [ ] UMBRELLA LIAB [ ] OCCUR | | | | | | EACH OCCURRENCE | $ |
| | [ ] EXCESS LIAB [ ] CLAIMS-MADE | | | | | | AGGREGATE | $ |
| | [ ] DED [ ] RETENTION $ | | | | | | | $ |
| A | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY | | | | | | [X] PER STATUTE [ ] OTH-ER | |
| | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N: Y | N / A | | ZG4743 | 8/7/2022 | 8/7/2023 | E.L. EACH ACCIDENT | $ 500,000 |
| | If yes, describe under DESCRIPTION OF OPERATIONS below | | | | | | E.L. DISEASE - EA EMPLOYEE | $ 500,000 |
| | | | | | | | E.L. DISEASE - POLICY LIMIT | $ 500,000 |
| | | | | | | | | |

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

Perfection Property Restoration, Inc. is included as "Additional Insured" with respect to General Liability. Waiver of Subgrogation in favor of Perfection Property Restoration, Inc., with respect to General Liability and Workers Compensation

**CERTIFICATE HOLDER**

Perfection Property Restoration, Inc.
215 Praire Lake Rd., UNIT F
East Dundee, IL 60118

**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

Jasmine Rios


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EHWWYLH034 MUIRV

# FHUWLILFDWH#RI#DIDEILOLW\#QVXUDQFH

GDWH#PPZGG2\\\\,
92542 5355

WKLV#FHUWLILFDWH#HV#HVVXHG#DV#D#PDWWHU#RI#QIRUPDWLRQ#RQO\#DQG#FRQIHUV#NO#RU#LJKWV#XSRQ#WKH#FHUWLILFDWH#KROGHU1#WKLV FHUWLILFDWH#GRHV#QRW#DIILUPDWLYHO\#RU#QHJDWLYHO\#DPHQG#H[WHQG#RU#DOWHU#WKH#FRYHUDJH#DIIRUGHG#E\#WKH#SROLFLHV EHORZ1###WKLV#FHUWLILFDWH#RI#QVXUDQFH#GRHV#QRW#FRQVWLWXWH#D#FRQWUDFW#EHWZ HHQ#WKH#LVVXLQJ#QVXUHU+V,#DXWKRUL]HG UHSUHVHQWDWLYH#RU#SURGXFHU/#DQG#WKH#FHUWLILFDWH#KROGHU1

IP SRUWDQW=###Li##wkh##fhuwilfdwh#kroghu#v#lq#DGGLWRQDO#QVXUHG/#wkh#srdf|+hv,#p xvw#kdyh#DGGLWRQDO#QVXUHG#surylvlrqv#ru#eh#hqgruvhg1 Li##VXEURJDWRQ#LV#Z DLYHG/#vxemlfw#wr#wkh##hup v#lqg#frqglwrqv#ri#wkh#srdf|/#fhuwdlq#srdflhv#p d|#uhtxluh#lq#hqgruvhp hqw##D#vwdwhp hqw#rq wklv#fhuwilfdwh#grhv#qrw#frqihu#uljkw#wr#wkh#Fhuwilfdwh#kroghu#q#olhx#ri#vxfk#hqgruvhp hqwv,1

| SURGXFHU | FRQWDFW ODPH= |
|---|---|
| Dp hulfdq#Dgydqwdjh#DP F#DWX<br>7847#Z #Lruhvw#Krp h#Dyh<br>P loz dxnhh/#Z L#8654< | SKRQH +DF/#Qr/#H{w,= +747,#8740 9353 ID[ +DF/#Qr,= +747,#8740 9354 |
| | HOPDLO DGGUHVV= |
| | IQVXUHU+V,#DIIRUGIQJ#FRYHUDJH / QAIF# |
| | IQVXUHU#D#=Dfxlw|#D#P xwkdd#Iqvxudqfh#Fr / 474;7 |
| IQVXUHG<br>EHWWHU#YLHZ #KRPH#P SURYHPHQWV<br>Z 474Q8<:7#Ndxd#Dyh<br>P hqrp rqhh#Idoov/#Z L#8384 | IQVXUHU#E#= |
| | IQVXUHU#F#= |
| | IQVXUHU#G#= |
| | IQVXUHU#H#= |
| | IQVXUHU#I#= |

FRYHUDJHV FHUWLILFDWH#QXPEHU= UHYLVLRQ#QXPEHU=

WKLV#LV#WR#FHUWLI\##WKDW##WKH#SROLFLHV#RI#QVXUDQFH#DIVWHG#EHORZ #KDYH#EHHQ#LVVXHG#WR#WKH#QVXUHG#QDPHG#DERYH#FRU#WKH#SROLF\#SHULRG IQGLFDWHG1###QRWZ LWKVWDQGLQJ#DQ\##UHTXLUHPHQW##RU#FRQGLWLRQ##RI#DQ\##FRQWUDFW#RU#RWKHU#GRFXPHQW#Z LWK#WHVSHFW#WR#Z KLFK#WKLV FHUWLILFDWH#P D\#EH#LVVXHG#RU#P D\#SHUWDLQ/##WKH#QVXUDQFH#DIIRUGHG#E\##WKH##SROLFLHV##GHVFUIEHG##KHUHLQ#LV#XEMHFW#WR#DOO#WKH#WHUPV/ H[FOXVLRQV#DQG#FRQGLWLRQV#RI#VXFK#SROLFLHV#DP LWV#KRZ Q#P D\#KDYH#EHHQ#UHGXFHG#E\#SDLG#FODLPV1

| IQVU OWU | W\SH#RI#QVXUDQFH | DGGO IQVG | VXEU Z YG | SROLF\#QXPEHU | SROLF\#HII +PPZGG2\\\\, | SROLF\#H[S +PPZGG2\\\\, | OIPLWV | |
|---|---|---|---|---|---|---|---|---|
| D | [ FRPPHUFLDO#JHQHUDO#DIEILW\ | | | | | | HDFK#RFFXUUHQFH | , 4/333/333 |
| | FODLPVPDGH [ ] RFFXU | [ | | ]J7:76 | ;2:25354 | ;2:25355 | GDPDJH#WR#UHQWHG SUHPLVHV#HdFh#rffxuhqfh, | , 433/333 |
| | | | | | | | PHG#[S#Dq|#rqh#ehuvrq, | , 8/333 |
| | | | | | | | SHUVRQDO#DGY#IQMXU\ | , 4/333/333 |
| | JHQHUDO#DJJUHJDWH#DIPLW#DSSOLHV#SHU= | | | | | | JHQHUDO#DJJUHJDWH | , 5/333/333 |
| | SROLF\ [ ] SUR0 MHFW# [ ] ORF | | | | | | SURGXFWV#DFRPS2RS#DJJ | , 5/333/333 |
| | RWKHU= | | | | | | | , |
| | DXWRPRELOH#DIDEILW\ | | | | | | FRPEIQHG#VIQJOH#DIPLW +Hd#Hffighqw, | , |
| | DQ\#DXWR | | | | | | ERGLO\#QMXU\#Shu#shuvrq, | , |
| | RZQHG DXWRV#RQO\ [ ] VFKHGXOHG DXWRV | | | | | | ERGLO\#QMXU\#Shu#Hffighqw, | , |
| | KLUHG DXWRV#RQO\ [ ] QRQRZQHG DXWRV#RQO\ | | | | | | SURSHUW\#GDPDJH +Shu#Hffighqw, | , |
| | | | | | | | | , |
| | XPEUHOOD#DIDE [ ] RFFXU | | | | | | HDFK#RFFXUUHQFH | , |
| | H[FHVV#DIDE [ ] FODLPVPDGH | | | | | | DJJUHJDWH | , |
| | GHG [ ] UHWHQWLRQ' | | | | | | | , |
| D | ZRUNHUV#FRPSHQVDWLRQ DQG#HPSOR\HUV#DIEILW\ DQ\#SURSULHWRU2SDUWQHU2H[HFXWLYH RIIIFHU2PHEHU#H[FLXGHGB +Pdqdgwru|#q#QK, Li##hv/#ghvfuleh#xqghu GHVFULSWLRQ#RI#RSHUDWRQV#ehorz | \##Q [ ] \ Q## | | ]J7:76 | ;2:25354 | ;2:25355 | [ SHU VWDWXWH [ ] RWK0 HU | |
| | | | | | | | HDFK#HDFK#DFFLGHQW | , 433/333 |
| | | | | | | | HD#GLVHDVH#DHD#HPSOR\HH | , 433/333 |
| | | | | | | | HD#GLVHDVH#DSROLF\#DIPLW | , 833/333 |
| | | | | | | | | |

GHVFULSWLRQ#RI#RSHUDWRQV##DRFDWLRQV##VHKLFOHV##DFRUG#434/#Dgglwrqdd#Uhp dunv#Vfkhgxdh/#p d|#eh#dwdfkhg#ip ruh#vsdfh#v#uhtxluhg, Shuihfwrq#Surshuw|#Uhvwrudwrq/#Iqf1#v#lqfoxghg#lv#%Dgglwrqdd#qvxuhg%#Z lk#uhvshfwkr#Jhqhudd#Dlde lqw|#Z dlyhu#ri#Vxejurjdwrq#q#dyru#ri#Shuihfwrq# Surshuw|#Uhvwrudwrq/#Iqf1/#z lk#uhvshfwkr#Jhqhudd#Dlde lqw|#dgg#Z runhuv#Frp shqvdwrq

FHUWLILFDWH#KROGHU

Shuihfwrq#Surshuw|#Uhvwrudwrq/#Iqf1
548#Sudlrh#Ddnh#Ug1/#XQLW#
Hdvw#Gxqghh/#LO#9344;

FDQFHOODWLRQ

VKRXOG#DQ\#RI#WKH#DERYH#GHVFULEHG#SROLFLHV#EH#FDQFHOOHG#EHIRUH WKH###H[SLUDWLRQ###GDWH###WKHUHRI/###QRWLFH###Z LOO##EH##GHOLYHUHG##Q DFFRUGDQFH#Z LWK#WKH#SROLF\#SURYLVIRQV1

DXWKRUL]HG#UHSUHVHQWDWLYH

Jasmine Rios



Wkh#DFRUG#qdp h#dqg#brjr#duh#uhjlvwhuhg#p dunv#ri#DFRUG