

OP ID: MP



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/20/2022

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.

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.

LI	SUBROGATION IS WAIVED, subject his certificate does not confer rights to	to the cer	tificate noider in lieu of s	such endorsement(s).		nt. A	statement on
PRODUCER 734-676-6600 Charles O. Howey, Jr. Howey & Associates, Inc.				CONTACT Charles O. Howey, Jr				
				PHONE (A/C, No, Ext): 734-676-6600 FAX (A/C, No): 734-67				-676-1372
	33 Allen Road odhaven, MI 48183		E-MAIL ADDRESS:					
	arles O. Howey, Jr		INSURER(S) AFFORDING COVERAGE NAIC #					
		INSURER A : Hastings Mutual Ins. Co.				14176		
INSURED				INSURER B:				
Adk Adk	ins & Sons, Inc. ins Properties LLC				,			
Ęķ	man Properties LLC		INSURER C :				,	
INSURED Adkins & Sons, Inc. Adkins Properties LLC Elkman Properties LLC 13789 Dix Toledo Southgate, MI 48195				INSURER D :				
			INSURER E :					
00	WED A CEC		INSURER F:					
			E NUMBER:			REVISION NUMBER:		
C E NSR	HIS IS TO CERTIFY THAT THE POLICIES NDICATED. NOTWITHSTANDING ANY RISERTIFICATE MAY BE ISSUED OR MAY XCLUSIONS AND CONDITIONS OF SUCH	PERTAIN.	ENT, TERM OR CONDITION , THE INSURANCE AFFORI S. LIMITS SHOWN MAY HAVI	N OF ANY CONTRACT DED BY THE POLICIE E BEEN REDUCED BY	OR OTHER S DESCRIBE PAID CLAIMS	DOCUMENT WITH RESE D HEREIN IS SUBJECT	TO AL	TO WHICH THIS
A	X COMMERCIAL GENERAL LIABILITY	INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIN	MITS	4 000 000
^					05/01/2023	EACH OCCURRENCE	\$	1,000,000
	CLAIMS-MADE X OCCUR		CPP9153537	05/01/2022		DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
				,		MED EXP (Any one person)	\$	5,000
			F 31			PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$	2,000,000
	POLICY X PRO- DTHER:					PRODUCTS - COMP/OP AG Emp Ben.	G \$	2,000,000 1/2000000
A	AUTOMOBILE LIABILITY				05/01/2023	COMBINED SINGLE LIMIT (Ea accident)	s	1,000,000
	X ANY AUTO		ACV9153539	05/01/2022		BODILY INJURY (Per person		
	OWNED SCHEDULED AUTOS ONLY			00/01/2022				
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY					BODILY INJURY (Per accider PROPERTY DAMAGE (Per accident)		
	AUTOS ONLY AUTOS ONLY					(Per accident)	\$	
A	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$				05/01/2023		\$	1,000,000
			ULC9960681	05/01/2022		EACH OCCURRENCE	\$	1,000,000
						AGGREGATE	\$	1,000,000
A						DED W OTH	\$	
_	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N		WC 9153538	05/04/2022	05/01/2023	PER X OTH-		4 222 222
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A	WO 3133330	03/01/2022		E.L. EACH ACCIDENT	\$	1,000,000
	If yes describe under					E.L. DISEASE - EA EMPLOY	EE \$	1,000,000
	DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMI	T \$	1,000,000
	*							
	L							
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (ACOR	RD 101, Additional Remarks Sched	lule, may be attached if mo	re space is requir	ed)		
								*
								*
CE	RTIFICATE HOLDER			CANCELLATION				
UE	KIII IOATE HOLDER		ADKINS&	CANCELLATION		•		
			ADVINGO	SHOULD ANY OF	THE ABOVE D	ESCOIBED DOLLOISES DE	CANO	ELLED BEFORE
Adkins & Sons Inc Illustration only 13789 Dix Toledo Southgate, MI 48195				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				

Charles O. Howey, Jr