

CERTIFICATE OF LIABILITY INSURANCE

02/06/2020

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(les) 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 Gilsenan and Company LLP 213 E Ridgewood Avenue PO Box 785 Ridgewood NJ 07451-0785 Ridgewood PDMC Enterprises Inc. T/A Kilwins of Ridgewood 121 East Ridgewood Avenue Ridgewood NJ 07450 NSURER c: Bershire Hathaway Guard Ins Co INSURER c: Bershire Hathaway Guard Ins Co INSURER c: Bershire Hathaway Guard Ins Co T/A Kilwins of Ridgewood 121 East Ridgewood Avenue Ridgewood NJ 07450 INSURER c: Bershire Hathaway Guard Ins Co INSURER c: Bershire Hathaway Guard Ins Co TOWN THIS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED 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. INSURER P. PAID CLAIMS.		is certificate does not confer rights to					may require	an endorsement. A	A statement	on
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