



STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD
1940 NORTH MONROE STREET
TALLAHASSEE FL 32399-0783

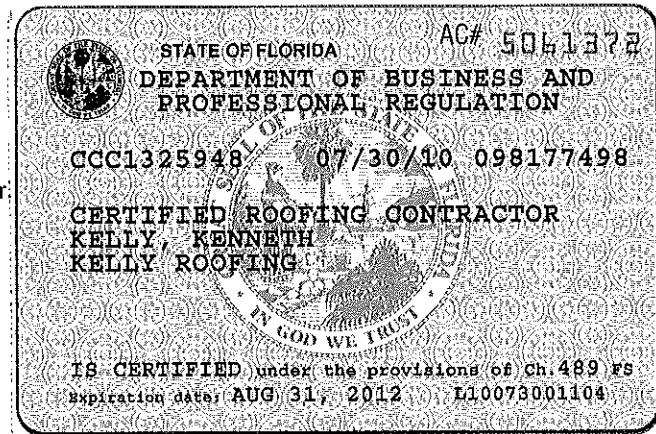
(850) 487-1395

KELLY, KENNETH
KELLY ROOFING
465 PRODUCTION BLVD
NAPLES FL 34104

Congratulations! With this license you become one of the nearly one million Floridians licensed by the Department of Business and Professional Regulation.

Every day we work to improve the way we do business in order to serve you better. For information about our services, please log onto www.myfloridalicense.com.

Our mission at the Department is: License Efficiently, Regulate Fairly. We constantly strive to serve you better so that you can serve your customers.



DETACH HERE

AC# 5061372 STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION CONSTRUCTION INDUSTRY LICENSING BOARD SEQ# L10073001104
Table with columns: DATE, BATCH NUMBER, LICENSE NBR
The ROOFING CONTRACTOR Named below IS CERTIFIED Under the provisions of Chapter 489 FS. Expiration date: AUG 31, 2012
KELLY, KENNETH KELLY ROOFING 465 PRODUCTION BLVD NAPLES FL 34104
CHARLIE CRIST GOVERNOR CHARLIE LIEM SECRETARY DISPLAY AS REQUIRED BY LAW



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
9/1/2010

PRODUCER (954)943-5050 FAX: (954)942-6310

Frank H. Furman, Inc.  
1314 East Atlantic Blvd.  
P. O. Box 1927  
Pompano Beach FL 33061**1**

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURED  
Kelly Roofing, LLC, DBA: Kelly Roofing &  
Energy Saving Solutions  
465 Production Blvd.  
Naples FL 34104**3**  
**4**  
**5**  
**6**

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: Crum & Forster Indemnity Co	31348
INSURER B: Praetorian Insurance Co	37257
INSURER C: Bridgefield Employers Ins Co	10701
INSURER D: Old Dominion Insurance	40231
INSURER E:	

**COVERAGES**

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
<b>A</b>	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Per project Agg capped at \$5MM GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC	GLO201041 <b>7</b>	9/1/2010	9/1/2011	EACH OCCURRENCE \$ 1,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000				
<b>B</b>	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	PICFL0001372 <b>8</b>	9/1/2010	9/1/2011	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	BODILY INJURY (Per person) \$				
	BODILY INJURY (Per accident) \$				
	PROPERTY DAMAGE (Per accident) \$				
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$
	EXCESS / UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  DEDUCTIBLE \$ RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
<b>C</b>	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe below SPECIAL PROVISIONS below	93036857 <b>9</b>	9/1/2010	9/1/2011	<input checked="" type="checkbox"/> WC STATU- TORY LIMITS <input type="checkbox"/> OTH- ER \$
	E.L. EACH ACCIDENT \$ 100,000				
	E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000				
<b>D</b>	OTHER Inland Marine	MSG9734A <b>10</b>	9/1/2010	9/1/2011	Installation Floater \$50,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

**CERTIFICATE HOLDER**

"For Bidding Purposes Only"

**11****CANCELLATION**SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.**12**

AUTHORIZED REPRESENTATIVE

Frank Furman, Jr./LV



## Quick Tips to understand the Certificate of Insurance

### What is a Certificate of Insurance?

A Certificate of Insurance is simply PROOF that the Roofing Contractor has insurance coverage.

Certificate of the insurance are usually one page and show coverage and limits. It is very important to make sure the certificate you received is current (check the policy effective dates and expiration dates). Most of certificates expires within 12 months.

1. Producer: is the insurance broker that wrote the insurance policy(ies) for the insured.
2. Insured: is the person or entity for whom the insurance policy is written.
3. Name of the Insurance Company providing Commercial General Liability insurance coverage to the insured.
4. Name of Insurance Company providing Automobile Insurance.
5. Name of Insurance Company providing Workers' compensation and employers' liability insurance.
6. Name of Insurance Company proving Inland Marine Insurance
7. Commercial General Liability: Here you can find information about the policy number, the effective date, expiration date, limits in the policy. Also there are boxes marked indicate the type of the general liability coverage and whether coverage is extended on a "claims made" or "occurrence". All the time you can find on an occurrence basis.
8. Automobile Liability: you can find information about the policy number, effective date of the policy, expiration date and limits. In this case you can see in the form that the property damage and bodily injury are combined per accident.
9. Worker's Compensation: information about the policy number, effective date of the policy, expiration date and limits.
10. Inland Marine Insurance. This insurance coverage the equipment and installation floater that Kelly Roofing has. Also you can see the policy number, effective, expiration date, and limits.
11. A certificate Holder is simply the person or company to whom the Certificate of Insurance is being mailed.
12. The cancellation clause outlines the terms for proving notice about cancellation of the policy. In this case it is a 10 days' written notice of policy cancellation.