



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
08/08/2019

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement.

PRODUCER: Lockton Affinity, LLC, Kansas City, MO 64141-0679
INSURED: Lawrence Cahill, 204 Havilah St, Lowell, MA 01852
Contact NAME, Phone (A/C No.Ext): 888-202-1526, Fax (A/C, No):
INSURER-A: AIX Specialty Insurance Company, NAIC: 12833

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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUB R WV D, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Includes sections for GENERAL LIABILITY, AUTOMOBILE LIABILITY, UMBRELLA LIAB, and WORKERS COMPENSATION AND EMPLOYERS' LIABILITY.

Hired & Non-owned Auto Liability is included

CERTIFICATE HOLDER CANCELLATION

PROOF OF COVERAGE 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: [Signature]



# INSURANCE SUPPLEMENT

<b>AGENCY</b> Lockton Affinity, LLC.	<b>APPLICANT/NAMED INSURED</b> Lawrence Cahill
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<b>POLICY NUMBER</b> PGZ-GL-20014827-00	<b>CARRIER</b> AIX Specialty Insurance Company	<b>NAIC CODE</b> 12833
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## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have the right to purchase insurance coverage for losses resulting from acts of terrorism, As defined in Section 102(1) of the Act. The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or to affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1,2016; 83% BEGINNING ON JANUARY 1,2017; 82% BEGINNING ON JANUARY 1,2018; 81% BEGINNING ON JANUARY 1,2019 and 80% BEGINNING ON JANUARY 1,2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALANDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

### Acceptance or Rejection of Terrorism Insurance Coverage

I hereby elect to purchase terrorism coverage for a prospective premium of **\$2.34**

I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

<i>Electronic Online Signature</i> <small>Policyholder/Applicant's Signature</small>	Electronic Online Signature <small>Print Name</small>	8/8/2019 <small>Date</small>
 <small>Policyholder/Applicant's Signature</small>	 <small>Print Name</small>	 <small>Date</small>
 <small>Policyholder/Applicant's Signature</small>	 <small>Print Name</small>	 <small>Date</small>
		8/8/2019 <small>Effective Date</small>

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# POLICY HOLDER NOTICE

## A.M. BEST RATING

### AIX Specialty Insurance Company

#### A.M. Best Rating: **A Excellent**

A.M. Best Company is a worldwide insurance-rating and information agency. **This rating reflects the A.M. Best Company's opinion of an insurer's financial strength and ability to meet ongoing obligations to policyholders** based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile and, where appropriate, the specific nature and details of a rated debt security. A.M. Best Company is not engaged in the offer or sale of any security and does not provide investment advice of any kind. These ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations. Further, **all ratings, are provided "as is," without warranty of any kind, express or implied. The rating information is the current rating provided by A.M. Best as of the date your insurance policy was mailed to you and is subject to change without notice.**

**Best's** is a registered trademark of the A.M. Best Company, Inc. The rating symbols "A++", "A+", "A", "A-", "B++" and "B+" are registered certification marks of the A.M. Best Company, Inc. Below is a table providing a brief explanation of the rating symbols.

More detailed information about A.M. Best company and their rating methodology can be viewed on their  
Website: [www.ambest.com](http://www.ambest.com).

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS			
	RATING	DESCRIPTOR	DEFINITION
<b>Secure</b>	<b>A++, A+</b>	Superior	Assigned to companies that have, in the opinion of A.M. Best, a <b>superior</b> ability to meet their ongoing obligations to policyholders
	<b>A, A-</b>	Excellent	Assigned to companies that have, in the opinion of A.M. Best, an <b>excellent</b> ability to meet their ongoing obligations to policyholders
	<b>B++, B+</b>	Very Good	Assigned to companies that have, in the opinion of A.M. Best, a <b>very good</b> ability to meet their ongoing obligations to policyholders
<b>Vulnerable</b>	<b>B, B-</b>	Fair	Assigned to companies that have, in the opinion of A.M. Best, a <b>fair</b> ability to meet their ongoing obligations to policyholders, but are <b>financially vulnerable</b> to adverse changes in underwriting and economic conditions.
	<b>C++, C+</b>	Marginal	Assigned to companies that have, in the opinion of A.M. Best, a <b>marginal</b> ability to meet their ongoing obligations to policyholders and are <b>financially vulnerable</b> to adverse changes in underwriting and economic conditions.
	<b>C, C-</b>	Weak	Assigned to companies that have, in the opinion of A.M. Best, a <b>weak</b> ability to meet their ongoing obligations to policyholders and are <b>financially very vulnerable</b> to adverse changes in underwriting and economic conditions.
	<b>D</b>	Poor	Assigned to companies that have, in the opinion of A.M. Best, a <b>poor</b> ability to meet their ongoing obligations to policyholders and are <b>financially extremely vulnerable</b> to adverse changes in underwriting and economic conditions.
	<b>E</b>	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries / affiliates) that have been placed by an insurance regulatory authority under a significant form of supervision, control or restraint whereby they are no longer allowed to conduct normal ongoing insurance operations. This would include conservatorship or rehabilitation, but does not include liquidation. It may also be assigned to companies issued cease and desist orders by regulators outside their home state or country.
	<b>F</b>	In Liquidation	Assigned to companies that have been placed under an order of liquidation by a court of law or whose owners have voluntarily agreed to liquidate the company. Note: Companies that voluntarily liquidate or dissolve their charters are generally not insolvent.
	<b>S</b>	Rating Suspended	Assigned to companies that have experienced sudden and significant events affecting their balance sheet or operating performance whereby the rating implications cannot be evaluated due to a lack of timely or adequate information.

**Please Note:** Your payment of premium is your acknowledgement of your approval of the placement of your insurance coverage with the insurance company shown on the policy declarations.

Lockton Affinity, LLC has not performed an independent analysis and as such, cannot guarantee or make any representations in regard to the financial condition of any insurance companies with which we place business.

**Please refer to [www.ambest.com](http://www.ambest.com) for the latest information.**