Client#: 647340 **MORGACONST**

ACORD...

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 2/29/2024

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 any rights to the certificate holder in lieu of such endorsement(s).

| | | (-) | | |
|-------------------|-----------------------|--------------------------|-------------------|-------|
| PRODUCER | | CONTACT NAME: | FAX | |
| | | PHONE (A/C, No, Ext): | | |
| AGENT/BROKER NAME | AND ADDRESS | E-MAIL ADDRESS: | | |
| | | INSURER(S) AI | FFORDING COVERAGE | NAIC# |
| | | INSURER A : TBD | | TBD |
| INSURED | | INSURER B: | | |
| OUR CONTRA | OTOR NAME AND ARRESO | INSURER C: | | 35378 |
| SUB CONTRA | CTOR NAME AND ADDRESS | 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 | | | SUBR | | | POLICY EXP (MM/DD/YYYY) | LIMIT | <u> </u> |
|-------------|-------------------------|--|-----------|------|-----|-----|----------------------------|--|-------------|
| A | | | INSR Y | Y | TBD | TBD | TBD | EACH OCCURRENCE | \$1,000,000 |
| ^ | | CLAIMS-MADE X OCCUR | • | ' | 160 | IBD | IBD | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$500,000 |
| | Χ | PD Ded:2,500 | | | | | | MED EXP (Any one person) | \$5,000 |
| | | | | | | | | PERSONAL & ADV INJURY | \$1,000,000 |
| | GEN | I'L AGGREGATE LIMIT APPLIES PER: | | | | | | GENERAL AGGREGATE | \$2,000,000 |
| | | POLICY X PRO- JECT LOC | | | | | | PRODUCTS - COMP/OP AGG | \$2,000,000 |
| | | OTHER: | | | | | | | \$ |
| Α | AUT | OMOBILE LIABILITY | Υ | | TBD | TBD | TBD | COMBINED SINGLE LIMIT (Ea accident) | \$1,000,000 |
| | X | ANY AUTO | | | | | | BODILY INJURY (Per person) | \$ |
| | | OWNED SCHEDULED AUTOS | | | | | | BODILY INJURY (Per accident) | \$ |
| | X | HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY | | | | | | PROPERTY DAMAGE (Per accident) | \$ |
| | | | | | | | | | \$ |
| Α | X UMBRELLA LIAB X OCCUR | | | | TBD | TBD | TBD | EACH OCCURRENCE | \$1,000,000 |
| | | EXCESS LIAB CLAIMS-MADE | | | | | | AGGREGATE | \$1,000,000 |
| | | DED X RETENTION \$0 | | | | | | | \$ |
| В | | RKERS COMPENSATION EMPLOYERS' LIABILITY | | Υ | TBD | TBD | TBD | X PER OTH- STATUTE ER | |
| | ANY | PROPRIETOR/PARTNER/EXECUTIVE N | N/A | | | | | E.L. EACH ACCIDENT | \$500,000 |
| | (Mai | ndatory in NH) | 11,7 | | | | | E.L. DISEASE - EA EMPLOYEE | \$500,000 |
| | | s, describe under CRIPTION OF OPERATIONS below | | | | | | E.L. DISEASE - POLICY LIMIT | \$500,000 |
| С | С | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

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

Morgan Construction Co., Inc. and Project Owner are included as additional insured with respects to general liability and automobile liability policies.

General Liability additional insured includes ongoing/ completed operations on a primary non contributory (See Attached Descriptions)

| OZICIII IOCCIZICI | 0,110222,111011 | | | |
|---|--|--|--|--|
| Morgan Construction Co., Inc. P.O. Box 4404 Chattanooga, TN 37405 | 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 | | | |
| | Vinest A. Carelli | | | |

CANCELL ATION

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CEPTIFICATE HOLDER

| DESCRIPTIONS (Continued from Page 1) |
|---|
| basis per form CG2010 (04/19) and CG2037 (04/19), or the equivalent. |
| General Liability Aggregate applies per project |
| Waiver of subrogation is included with respects to general liability and workers compensation policies in favor of Morgan Construction Co., Inc. and Project Owner. |
| 30 day cancellation clause, with the exception of 10 days for non payment of premium, is included in favor of Morgan Construction Co., Inc. and Project Owner. |
| Umbrella policy follows form to all underlying policies, including additional insured endorsements. |
| For Tennessee Specific Projects - Tennessee is included under section 3A of workers compensation policy. |
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