

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10-04-2013

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 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 CONTACT NAME:											
USI Affinity					PHONE FAX (A/C, No, Ext): (A/C, No):						
100 Matawan Road, 2nd Flr					E-MAIL ADDRESS:						
Matawan, NJ 07747-3911					INSURER(S) AFFORDING COVERAGE					NAIC#	
Maawan, 10 07717 5711					INSURER A: Continental Casualty Company						
INSURED					INSURER B :						
Seth I. Ben-Ezra, PC					INSURER C:						
532 Broadhollow Road					INSURER D :						
Suite 115						INSURER E :					
Meiville, NY 11747					INSURER F:						
COVE	RAGES CER	CATE	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 TYPE OF INSURANCE			SUBR	UBR POLICY EFF POLICY EXP							
	ENERAL LIABILITY	INSR	WVD	POLICY NUMBER		(MM/DD/YYYY)	{MM/DD/YYYY}	LIMITS			
-	7							EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$		
COMMERCIAL GENERAL LIABILITY									\$		
CLAIMS-MADE OCCUR								MED EXP (Any one person)	\$		
_								PERSONAL & ADV INJURY	\$		
	J							GENERAL AGGREGATE	\$		
GE	EN'L AGGREGATE LIMIT APPLIES PER:							PRODUCTS - COMP/OP AGG	\$		
	POLICY PRO- LOC	<u> </u>							\$		
AUTOMOBILE LIABILITY								COMBINED SINGLE LIMIT (Ea accident)	\$		
	ANY AUTO							BODILY INJURY (Per person)	\$		
	ALL OWNED SCHEDULED AUTOS							BODILY INJURY (Per accident)	\$		
	AUTOS AUTOS NON-OWNED AUTOS	İ						PROPERTY DAMAGE (Per accident)	\$		
								,, .,	\$	V ALUENDARY THE TRANSPORT	
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADI							AGGREGATE	\$		
<u></u>	1 ODANO ANTO	-						AGGILGATE	\$		
we	DED RETENTION S ORKERS COMPENSATION	1						WC STATU- OTH- TORY LIMITS ER	Ψ		
AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE											
OFFICER/MEMBER EXCLUDED?		N/A						E.L. EACH ACCIDENT	\$		
(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE - EA EMPLOYEE			
DESCRIPTION OF OPERATIONS below											
A Lavagoro Drofossional Liability 42			425233408		11-01-2013	11 01 2014	\$2,000,000 Each 0 \$2,000,000 Aggre				
A Lawyers Professional Liability				423233406		11-01-2015	11-01-2014				
\$5,000 Deductible											
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)											
CERTIFICATE HOLDER						CANCELLATION					
<u> </u>											
People's United Bank, ISAOA/ATIMA					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE						
	·				THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN						
850 Main Street ACCORDANCE WITH THE POLICY PROVISIONS.										_	
Bridgeport, CT 06604					AUTHORIZED REPRESENTATIVE ;						
					AS INCINIZED REPRESENTATIVE						
						Profession -					
						Joe Rivera					

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ACORD 25 (2010/05)

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