

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

CURRENT DATE

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

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PRODUCER	CONTACT NAME:				
PRODUCER / BROKER NAME AND ADDRESS	PHONE (A/C, No, Ext):	FAX (A/C, No):			
	E-MAIL ADDRESS:				
	INSURER(S) AFFORDING COVERAG	E NAIC#			
	INSURER A : INSURER A NAME	NAIC #			
INSURED	INSURER B : INSURER B NAME	NAIC #			
NAMED INSURED ENTITY NAME AND ADDRESS	INSURER C : INSURER C NAME	NAIC #			
	INSURER D :				
	INSURER E :				
	INSURER F:				
COVER A CEC.	DEVICION N	UMDED.			

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.

NSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	5
X	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR							\$ 1,000,000 \$ 100,000
				POLICY NUMBER	DATE	DATE	MED EXP (Any one person)	\$ 10,000
				. 02.01 1.022.1	J		PERSONAL & ADV INJURY	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
	POLICY PRO- JECT X LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	OTHER:							\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	X ANY AUTO		POLICY NUMBER		DATE	DATE	BODILY INJURY (Per person)	\$
X	OWNED SCHEDULED AUTOS			POLICY NUMBER			BODILY INJURY (Per accident)	\$
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								\$
	X UMBRELLA LIAB X OCCUR	<u> </u>		POLICY NUMBER	DATE	DATE	EACH OCCURRENCE	\$ 2,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 2,000,000
	DED RETENTION\$							\$
X	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	N N/A	A P	POLICY NUMBER	DATE	DATE	X PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE T/N						E.L. EACH ACCIDENT	\$ 500,000
	(Mandatory in NH)				DATE		E.L. DISEASE - EA EMPLOYEE	\$ 500,000
If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$ 500,000

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

Additional Insureds: Fresh Paint Inc, and General Contractor

General Commercial Liability, Auto Liability, and Umbrella Liability are primary and non-contributory with any other insurance in force. Waiver of subrogation is applicable to General Commercial Liability, Auto Liability, Umbrella Liability and Workers Compensation 30 days notice of cancellation"

CERTIFICATE HOLDER	CANCLLATION			
Fresh Paint Inc 4225 White Bear Parkway, Suite 100	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.			
Vadnais Heights, Minnesota 55110	AUTHORIZED REPRESENTATIVE			
	SIGNATURE OF PRODUCER/BROKER			

CANCELLATION

CERTIFICATE HOLDER

EXHIBIT "C"

Contractor Insurance Requirements

Contractor shall, throughout the duration of this Agreement, at its cost and expense, carry and from time to time renew, the insurance set forth below:

- (A) Commercial General Liability Insurance in the minimum amount of \$1,000,000 per occurrence, \$2,000,000 per location aggregate, including Personal Injury Coverage (False Arrest, Detention or Imprisonment, Malicious Prosecution, Libel, Slander, Defamation or violation of Right of Privacy, Wrongful Entry or Eviction or other Invasion or Right of Private Occupancy), broad form Property Damage (including broad form contractual liability coverage for Contractor's indemnification as provided for in this Agreement), Premises Operations, Products/Completed Operations Hazard, and Independent Contractors;
- (B) Worker's Compensation Insurance in statutory amounts which shall contain a waiver of subrogation in favor of Agent and Owner;
 - (C) Employer's Liability Insurance in the minimum amount of \$500,000;
- (D) Commercial Automobile Liability Insurance covering owned, non-owned and hired automobiles, trucks and trailers used by Contractor in the minimum amount of \$1,000,000 combined single limit for Bodily Injury and Property Damage;
- (E) In the event that Contractor is to have access to, or is responsible for handling, Agent's or Owner's funds, Fidelity Bond coverage on a blanket basis covering Contractor and its employees, in an amount as Agent or Owner shall reasonably request, having such deductible as shall be determined from time to time by Agent or Owner, and naming Agent and Owner as a loss payee;
 - (F) Non-occupational and Disability Insurance, if required by the State where the Property is locate
- (G) In the event that Contractor is to park motor vehicles as part of the Services herein, Garage Keepers Legal Liability Insurance in an amount of not less than \$1,000,000, which insurance may be subject to a deductible provision not to exceed \$250 per occurrence;
- (H) In the event Contractor is to operate a parking garage as part of the Services herein, Garage Liability Insurance in an amount of not less than \$1,000,000 combined single limit; and
- (I) Umbrella Liability providing coverage excess of the required employer's liability, commercial general liability, and commercial automobile liability insurance policies in a minimum amount of \$2,000,000 unless otherwise approved in writing by Agent or Owner.

All such insurance shall be issued by reputable insurance companies licensed to do business in the state where the Property is located, have a Best's rating of not less than A-/VII, and otherwise be satisfactory to Owner. All of such policies shall be on an "occurrence basis" and Agent (and Agent's subsidiaries and affiliates who are performing services at the Property), Owner, and any additional parties requested by Owner or Agent shall be named as additional insureds under Contractor's General Liability, Automobile Liability and Umbrella Liability insurance policies as follows:

Fresh Paint Inc, and General Contractor

Certificates in customary form, evidencing that premiums for the foregoing insurance have been paid, shall be delivered by Contractor to Agent simultaneously with Contractor's execution of this Agreement and prior to Contractor performing any Services hereunder. Within thirty (30) days prior to expiration of such insurance similar updated certificates shall be delivered by Contractor to Agent evidencing the renewal of such insurance, together with evidence of the payment of the premium. All certificates of insurance must contain a definite provision that if the policies of insurance evidenced by such certificates are canceled or changed during the periods of coverage as stated therein, in such a manner as to effect the coverage afforded by such policies, written notice will be mailed to Agent and Owner by certified mail and return receipt requested at least thirty (30) days prior to such cancellation or change.

Contractor shall procure an appropriate clause in, or endorsement on, each of its policies for fire or extended coverage insurance and on all other forms of property damage insurance covering the Contractor's personal property, materials or equipment whereby the insurer waives subrogation or consents to a waiver of the right of recovery against Agent (and Agent's subsidiaries and affiliates who are performing services at the Property), Owner, and any additional parties requested by Owner or Agent, and having obtained such waiver of subrogation or waiver of the right of recovery, Contractor hereby agrees that it will not make any claim against or seek to recover from Agent (and Agent's subsidiaries and affiliates who are performing services at the Property), Owner and/or any additional parties requested by Owner or Agent, for any loss or damage to property or damage to property of others or bodily injury or death arising from any risk or peril or the type covered or coverable by any insurance policy actually carried by or required to be carried by Contractor pursuant to the terms of this Agreement.

Contractor's Commercial General Liability, Automobile Liability and Umbrella Liability insurance policies shall be primary and noncontributory, and any such insurance maintained by Agent and/or Owner shall be secondary and non-contributory and excess over any applicable insurance required to be maintained by Contractor hereunder