OP ID: JK

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
04/01/2020

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).

this certificate does not come	rights to the certificate holder in fied of	such endorsement(s).				
PRODUCER	801-397-3434	CONTACT Joni Konschot				
Benchmark Insurance Agency 207 East 500 South		PHONE (A/C, No, Ext): 801-397-3434	FAX (A/C, No): 801-95	51-0050		
Bountiful, UT 84010 G Daniel Bradshaw		E-MAIL ADDRESS: joni@benchmark-insurance.com				
G Daillei Brausilaw		INSURER(S) AFFORDING COVERAGE		NAIC #		
		INSURER A: Hartford Casualty Company		29424		
INSURED		INSURER B : XL Specialty Insurance	37885			
INSURED SKM Engineering LLC 533 West 2600 South #25		INSURER C: American Casualty Company	20427			
Bountiful, UT 84010		INSURER D: Hartford Accident & Indemnity		22357		
		INSURER E:				
		INSURER F:				
COVERACES	CERTIFICATE MUMPER.	DEVISION NUI	MDED.			

COVERAGES	CERTIFICATE NUMBER:	REVISION NUMBER:
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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	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMIT	s	
A	X COMMERCIAL GENERAL LIABILITY				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	EACH OCCURRENCE	\$	2,000,000
	CLAIMS-MADE X OCCUR			34SBAPN8942	02/14/2020	02/14/2021	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
							MED EXP (Any one person)	\$	10,000
							PERSONAL & ADV INJURY	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	4,000,000
	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$	4,000,000
	OTHER:							\$	
D	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
	ANY AUTO			34UECZT2028	02/24/2020	02/24/2021	BODILY INJURY (Per person)	\$	
	OWNED AUTOS ONLY X SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$	
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
								\$	
A	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	4,000,000
	EXCESS LIAB CLAIMS-MADE			34SBAPN8942	02/14/2020	02/14/2021	AGGREGATE	\$	4,000,000
	DED X RETENTION \$ 10,000							\$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X PER OTH- STATUTE ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A		6025004807	10/17/2019	10/17/2020	E.L. EACH ACCIDENT	\$	1,000,000
	(Mandatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	1,000,000
В	Professional Liab			DPR9955894	02/19/2020	02/19/2021	Ea Claim		2,000,000
							Aggregate		2,000,000

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

CERTIFICATE HOLDER	CANCELLATION				
Proof of Insurance	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				
1	Joni Konschot				

AQUAE-1 PAGE 2 **SKM Engineering LLC NOTEPAD** Date 04/01/2020 OP ID: JK INSURED'S NAME

Policies contain severability of interest clauses with respect to each additional insured.

Additional Insured Endorsement (General Liability) - SS0008 0405 Additional Insured Endorsement (Auto) - HA9916 0312

Waiver of Subrogation Endorsement (General Liability)

- SS0008 0405

Waiver of Subrogation Endorsement (Auto)

- HA9916 0312

Notice of Cancellation Endorsement - SS1223 0611