



SFMSEV-01

FSANMIGUEL

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

08/19/2026

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).

PRODUCER Hub International South Florida 999 Ponce De Leon Blvd Suite #800 Coral Gables, FL 33134	CONTACT NAME:		
	PHONE (A/C, No, Ext):	(305) 842-3600	FAX (A/C, No): (305) 842-3574
	E-MAIL ADDRESS:		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Old Republic Insurance Company		24147
INSURED SFM Landscape Services, LLC. 7500 NW 74th Avenue Medley, FL 33166	INSURER B : Emerald Bay Specialty Insurance Company		17527
	INSURER C :		
	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		ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	X	COMMERCIAL GENERAL LIABILITY	X	X	MWZY31262226	3/1/2026	3/1/2027	EACH OCCURRENCE	\$ 2,000,000	
		CLAIMS-MADE ☒ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000	
								MED EXP (Any one person)	\$ 10,000	
								PERSONAL & ADV INJURY	\$ 2,000,000	
								GENERAL AGGREGATE	\$ 4,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							PRODUCTS - COMP/OP AGG	\$ 4,000,000	
		POLICY ☒ PROJECT ☐ LOC							\$	
	OTHER:									
A	X	AUTOMOBILE LIABILITY	X	X	MWTB31519826	3/1/2026	3/1/2027	COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000	
		ANY AUTO OWNED AUTOS ONLY						SCHEDULED AUTOS		
		HIRED AUTOS ONLY						NON-OWNED AUTOS ONLY		
		Comp \$250						Coll \$500		
B	X	UMBRELLA LIAB	X	X	EMR-00001101-00	3/1/2026	3/1/2027	EACH OCCURRENCE	\$ 5,000,000	
		EXCESS LIAB						CLAIMS-MADE	AGGREGATE	\$ 5,000,000
		DED						RETENTION \$		
A	X	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	N/A	X	MWC31262326	3/1/2026	3/1/2027	☒ PER STATUTE ☐ OTHER		
		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)							E.L. EACH ACCIDENT	\$ 1,000,000
		If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
									E.L. DISEASE - POLICY LIMIT	\$ 1,000,000

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

The City of Cooper City is included as an Additional Insured with respect to General Liability and Automobile Liability, on a primary and non-contributory basis, when required by written contract, in accordance with the terms and conditions of the policy. A Waiver of Subrogation shall apply in favor of The City of Cooper City with respect to General Liability, Automobile Liability, and Workers' Compensation, where permitted by law and required by written contract. Excess/Umbrella Liability coverage shall apply on a follow-form basis over the underlying General Liability, Automobile Liability, and Employers' Liability policies.

CERTIFICATE HOLDER

CANCELLATION

City of Cooper City 9090 SW 50th Place Cooper City, FL 33328	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



ADDITIONAL REMARKS SCHEDULE

AGENCY Hub International South Florida		NAMED INSURED SFM Landscape Services, LLC. 7500 NW 74th Avenue Medley, FL 33166
POLICY NUMBER SEE PAGE 1		
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Other Coverage

Crime

Policy No. # MPL 4152426 – 07

Effective Dates: 03/01/2026 - 03/01/2027

Limit \$1,000,000

Deductible \$10,000

Client Property

Policy No. # MPL 4152426 – 07

Effective Dates: 03/01/2026 - 03/01/2027

Limit \$1,000,000

Deductible \$25,000