

LICENSE VALIDATION - INSURANCE PROCESSING TRAINING MANUAL - Effective June 24, 2024

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VERIFY A STATE LICENSE

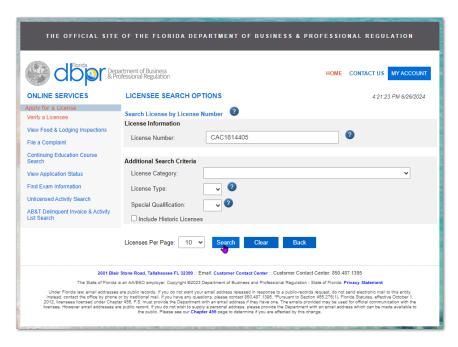
State-certified construction licenses are issued by the Construction Industry Licensing Board (CILB). State-certified electrical licenses are issued by the Electrical Contractors' Licensing Board (ECLB). All state-certified contractors are maintained in the database hosted by the Florida Department of Business and Professional Regulation (DBPR).

To verify the status of a state-certified contractor (the license holder), the company name under which they are authorized to do business, and the classification (or scope of work governed by their license), go to www.myfloridalicense.com.

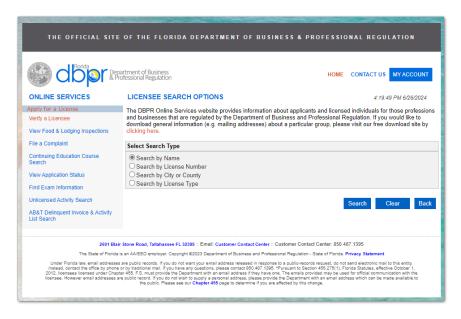
1. Click the yellow "VERIFY A LICENSE" box.



2. In most cases, you will want to Search by License Number. This will verify that the license number associated with a permit application is assigned to the person making the application. When searching by license number, enter the license number in the license number field and Click Search.



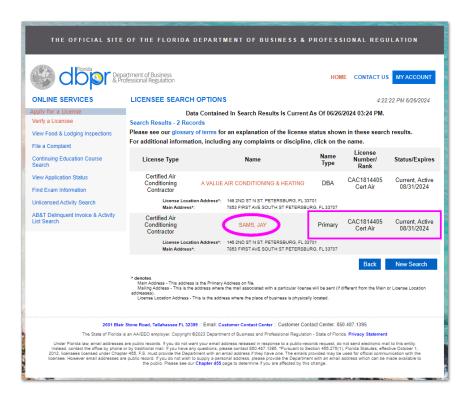
Searching by name will allow you to enter a full or partial name or search by Organization/Establishment Name (aka DBA name).



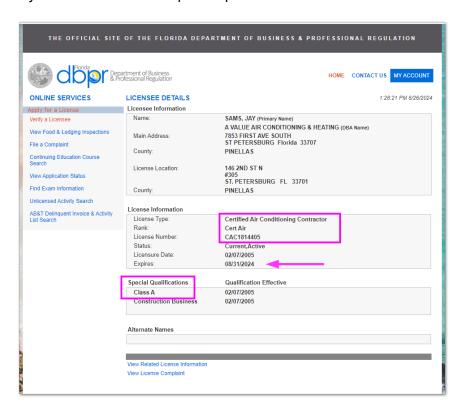
Choose the result that identically matches your search. <u>IMPORTANT NOTE: A Construction</u>
 <u>Financial Officer, or Construction Business Information, license is NOT the contractor's license.</u>

A license is <u>always issued to an individual</u> who qualifies the company under which he/she does business.

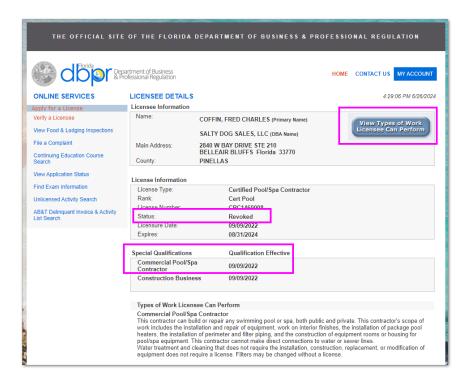
5. A license must be <u>Current, Active</u> or <u>Probation, Active</u>. Any other status requires attention before they can conduct business as a state-certified contractor.



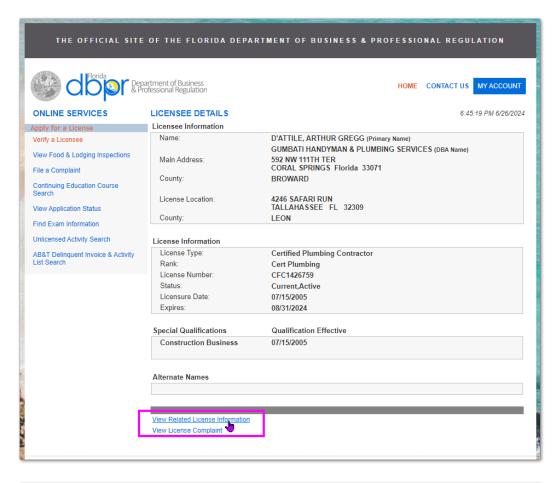
6. <u>Always click to expand the licensee details to verify the license type (classification).</u> You must differentiate between a Certified Air Conditioning Class A contractor or Class B contractor, for example. Many classifications have special qualifications associated with the master license type.

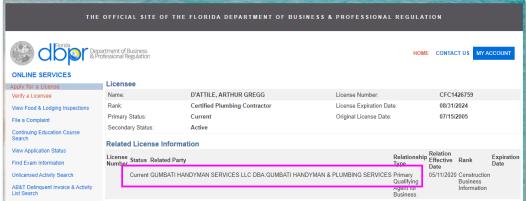


Note the differences below (Special Qualifications, a link to the Types of Work allowed, and that this license is revoked).



- 7. Verify that the DBA Name on the permit application identically matches the DBA name on the license. **This name must also match identically to all insurance certificates**.
- 8. On occasion, a contractor may use a fictitious name. A fictitious name is not the contractor's personal name and is different than the legal entity's business name. DBPR will sometimes show the full corporate name and include the DBA name OR you may have to dig deeper to find the corporate name. If the DBA name doesn't match, click View Related License Information to see the full corporate name and DBA name together.





STATE LICENSE EXPIRATION DATES EVERY 2 YEARS (2024 / 2026 / 2028 ETC)

State-certified contractors are required to renew their state certificate every two years in even-numbered years. Although a license is issued for two years, a contractor's insurance must be valid **AND THE**CONTRACTOR MUST NOT BE SUSPENDED OR REVOKED BY PCCLB to work in Pinellas County.

Contractors whose licenses are not renewed by the deadline are not lawfully entitled to work as a contractor anywhere in the state of Florida. It will be up to your jurisdiction to monitor contractors' license expiration dates.

STATE-CERTIFIED CONTRACTORS NO LONGER QUALIFYING A BUSINESS

On occasion, the PCCLB may receive notice that a contractor is no longer qualifying the business organization (DBA name) originally authorized by his/her license. The business usually has 60 days to complete work on active permits but is prohibited from pulling new permits under that license number.

We will provide notice to all municipal building departments via email when we receive this type of notification.

It is recommended that you establish a procedure for managing these notifications and disable a contractor's ability to pull new permits if you receive this notice.

Business organizations who lose their qualifying contractor can continue operations if they are qualified by a new contractor, but future work must take place under the new qualifier's license number.

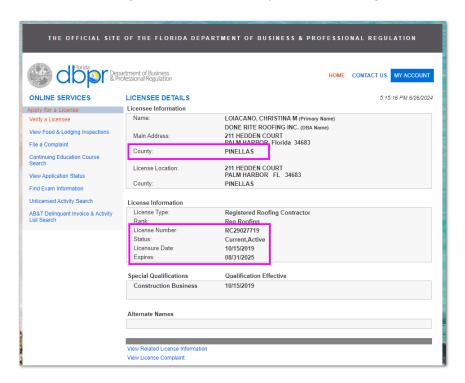
VERIFY A COUNTY-CERTIFIED LICENSE

The PCCLB issues county-certified licenses in trades required by the state in addition to county-mandated specialty licenses. A list of classifications requiring a license and the scope of work allowed by each can be found online: pcclb.com.

County-certified contractors can be identified by the C- prefix. Many county-certified contractors are also registered by the state. **Do NOT use the state-registered number for C- contractors**. You can identify state-registered contractors using the following guide:

RA – Registered Air Conditioning Contractor	RP – Registered Pool/Spa Contractor
RB – Registered Building Contractor	RQ – Registered Precision Tank Tester
RC – Registered Roofing Contractor	RR – Registered Residential Contractor
RF – Registered Plumbing Contractor	RS – Registered Sheet Metal Contractor
RG – Registered General Contractor	RU – Registered Underground Utility Contractor
RL – Registered Tank Lining Applicator	RX – Registered Specialty Contractor
RM – Registered Mechanical Contractor	
ER – Registered Electrical Contractor	EI – Registered Residential Alarm System Contractor

The sample below shows the state-registered info for county-certified roofing contractor C-11387.



State-registered contractors originally licensed in any other County MUST apply for county-certification at PCCLB before being eligible to work in Pinellas County. Do not accept state-registered contractors unless they have a C- license authorized by PCCLB.

County-certified contractors required to register with DBPR must renew their DBPR registration every oddnumbered year, in addition to renewing their license with PCCLB annually. PCCLB will continue to monitor compliance for all C- contractors.

County-certified contractors eligible to work in Pinellas County can be found online at <u>pcclb.com then</u> choose Contractor Search.

DECEASED CONTRACTORS (STATE OR COUNTY CERTIFIED)

On occasion, the PCCLB may receive notice that a contractor is deceased. The business qualified by the contractor has 60 days to complete work on active permits but is prohibited from pulling new permits under that license number.

We will provide notice to all municipal building departments via email when we receive this type of notice.

It is recommended that you establish a procedure for managing these notifications and disable a contractor's ability to pull new permits if you receive this notice.

Business organizations who lose their qualifying contractor can continue operations if they are qualified by a new contractor, but future work must take place under the new qualifier's license number.

SUSPENDED OR REVOKED CONTRACTORS (STATE OR COUNTY CERTIFIED)

Under changes adopted into law as a result of <u>HB1483 (Chapter 2024-294, Laws of Florida, aka "The New Special Act")</u>, the PCCLB continues to sanction state- and county-certified contractors for violations of Florida construction licensing law.

We will provide notice to all municipal building departments via email when a contractor's ability to work in Pinellas County has been suspended, revoked or reinstated after suspension/revocation.

It is recommended that you establish a procedure for managing these notifications and disable (or enable) a contractor's ability to pull new permits if you receive this type of notice.

A list of state-certified or county-certified contractors who are suspended or revoked and NOT ELIGIBLE TO WORK IN PINELLAS COUNTY is published by the PCCLB online at pcclb.com then choose Contractor Search.

REQUIREMENTS TO COLLECT PROOF OF INSURANCE

Workers' Compensation, Chapter 440, Florida Statutes

8440.103 Building permits; identification of minimum premium policy.— Every (contractor as an) employer shall, as a condition to applying for and receiving a building permit, show proof and certify to the permit issuer that it has secured compensation for its employees under this chapter as provided in §440.10 and §440.38. Such proof of compensation must be evidenced by a certificate of coverage issued by the carrier, a valid exemption certificate approved by the department, or a copy of the employer's authority to self-insure (workers' comp exemption) and shall be presented, electronically or physically, each time the (contractor as) employer applies for a building permit. As provided in §627.413(5), each certificate of coverage must show, on its face, whether or not coverage is secured under the minimum premium provisions of rules adopted by rating organizations licensed pursuant to §627.221. The words "minimum premium policy" or equivalent language shall be typed, printed, stamped, or legibly handwritten. *History.*—s. 10, ch. 93-415; s. 5, ch. 98-174; s. 17, ch. 2002-194; s. 472, ch. 2003-261; s. 10, ch. 2003-412; s. 12, ch. 2014-154; s. 9, ch. 2019-75; s. 111, ch. 2020-2; s. 3, ch. 2021-212; s. 4, ch. 2023-296.

Workers' Compensation, Chapter 489.113(4)(c), Florida Statutes and Chapter 489.516(4), Florida Statutes

A county or municipality may suspend or deny a permit when the local building official or other authorized person determines that the contractor has failed or refuses to provide evidence of both workers' compensation insurance or an acceptable exemption certificate and public liability and property damage insurance in the amounts determined by the Construction Industry Licensing Board (CILB) or the Electrical Contractors' Licensing Board (ECLB).

A primary contractor must require all subcontractors to provide evidence of Florida workers' compensation insurance¹.

¹ Frequently Asked Questions (myfloridacfo.com), Accessed June 26, 2024

General (Public) Liability

State-certified contractors governed by the Construction Industry Licensing Board (CILB) and the Electrical Contractors' Licensing Board (ECLB) are required to have the proper aggregate amount of public liability and property damage insurance to meet the requirements below:

Classification ²	Liability	Property Damage
General Contractor	\$300,000	\$50,000
Building Contractor	300,000	50,000
Residential Contractor	100,000	25,000
Sheet Metal Contractor	100,000	25,000
Air Conditioning	100,000	25,000
Roofing Contractor	100,000	25,000
Mechanical Contractor	100,000	25,000
Pool Contractor	100,000	25,000
Plumbing Contractor	100,000	25,000
Underground Utility and Excavation Contractor	100,000	25,000
Solar Contractor	100,000	25,000
Pollutant Storage System	100,000	25,000
Specialty Contractors, Unless specified otherwise	100,000	25,000
All Electrical Contractors ³	100,000	\$500,000

HB1483 (Chapter 2024-294, Laws of Florida, aka "The New Special Act") requires county-certified contractors (C- licenses) to have and maintain minimum insurance as established by the Board. Board rule requires general (public) liability insurance for county- certified contractors at a minimum amount of \$100,000 per occurrence/\$300,000 aggregate and \$50,000 property damage⁴.

YOUR MUNICIPALITY AS CERTIFICATE HOLDER

It is recommended that you require all insurance certificates to include your municipality at your address as Certificate Holder. Being a certificate holder does not convey any rights on the policy, but it will ensure that you will be notified of any changes to the policy that will affect a contractor's ability to work.

ACCEPTABLE CERTIFICATES OF INSURANCE – What to look for

Each of the numbers below correspond to the illustrated certificates on pages 10 and 11.

- 1. The certificate of insurance (COI) must be an Acord 25 form. General Liability and Workers' Compensation insurance may be on the same or separate certificates. It should not state "Preview" across the page.
- 2. The company name must identically match the name on the license, including "LLC" or "Inc." The company name may be in the "Insured" box or below in the "Description of Operations" box

² Source: <u>61G4-15.003</u>: <u>Public Liability Insurance - Florida Administrative Rules, Law, Code, Register - FAC, FAR, eRulemaking (flrules.org)</u>, Accessed 6/24/2024

³ 61G6-5.008. Public Liability and Workers' Compensation Insurance, 61G6-5. Application For Certification, 61G6. Electrical Contractors' Licensing Board, 61. Department of Business and Professional Regulation, Florida Administrative Code (elaws.us), Accessed 6/24/2024

⁴ As of June 24, 2024

- (common with Workers' Compensation). NOTE: The certificate may list more than one company or license holder. This is acceptable if the correct company is also listed.
- 3. The CERTIFICATE HOLDER box must state the municipality name and current address. This is to ensure that you are notified of any changes to the policy, including cancellation.
- 4. There must be a policy number for each insurance. It should not say "Binder," "TBD," or be left blank.
- 5. Check that the expiration date is not expired, with the exception that it was proof of coverage during a past period.
- 6. There should be amounts listed in the "Limits" fields.
- 7. If the Workers' Compensation insurance (Producer or Insured) is from out-of-state, the certificate must state somewhere that it is valid in Florida. The letters "AOS" listed next to the Workers' Compensation policy # or other note that indicates the Workers' Compensation is good in Florida is also acceptable. Alternatively, a policy information page may accompany the certificate that lists Florida in section 3A (be sure the policy number matches between the certificate and policy information page).
- 8. ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If the box is "N", the license holder is included on the workers' compensation. If "Y," the license holder may be excluded from coverage and needs to have a workers' compensation exemption. Up to 3 officers of a corporation may hold a workers' compensation exemption. Be sure the workers' compensation exemption supplied to you lists the license holder.
- 9. If the company is qualified by a Marine Contractor or a General Contractor that performs marine work, the workers' compensation certificate must state there's Longshore insurance, aka USL&H or LHWCA. NOTE: Jones Act insurance, Marine insurance, and Inland Marine insurance are not a replacement for Longshore insurance. Examples of places it may be listed are shown in the illustrations. Electrical Contractors, Plumbing Contractors, Roofing Contractors, and other contractors working on or over water are also required to have USL&H insurance.
- 10. If the insurance certificate is not acceptable, contact the qualifier and/or the insurance agent by phone or email to explain the issue and request a new certificate
- 11. NOTE: The "Valid in Florida" information, the insured company, multiple qualifying contractors and/or other information may be listed on a second page.
- 12. Multiple contractors doing business under the same business organization name may be covered by this certificate. Make sure that you are updating all contractors working under that DBA name unless specific instructions are included on the COI.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MW/DD/YYYY) 08/02/2021

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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	DUCER				CONTAC NAME:		omons				$\overline{}$
Bro	wn & Brown of Florida, Inc.			i	PHONE (A/C, No		51-6044	FAX (A/C,	Not: (727)	442-4695	5
Pine	ellas Division	—	7	1	E-MAIL ADDRES	komons@	gbbpinellas.com		nop.		$\neg \neg$
83 F	Park Place Blvd, Suite 101	1	1	1	, , , , ,		SURER(S) AFFOR	RDING COVERAGE		NA	ic#
Cle	arwater		_	FL 33759	INSURE	Owner	Insurance Com			327	700
INSU	RED				INSURE	RB: American	n Interstate Ins	urance Company		318	395
	Dann Sapp And Son, Inc.			1	INSURE	RC:					$\neg \neg$
	4211 31st St. N.		7	1	INSURE						$\neg \neg$
		4	1	1	INSURE	RE:					$\neg \neg$
	St Petersburg			FL 33714	INSURE	RF:					
CO	VERAGES CER	TIFIC	ATE	NUMBER: CL218213598				REVISION NUMBER:			
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	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$ 1,0	00,000	$\neg \neg$
	CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300	,000	
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Α				20697762		08/02/2021	08/02/2022	PERSONAL & ADV INJURY	s 1,0	00,000	٠
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	s 1,0	00,000	
	POLICY PRO-			4			5	PRODUCTS - COMP/OP AG	3G \$ 1,0	00,000	
	OTHER:								\$		
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$ 1,0	00,000	
	X ANYAUTO							BODILY INJURY (Per persor	n) \$		
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ACORD 25 (2016/03)

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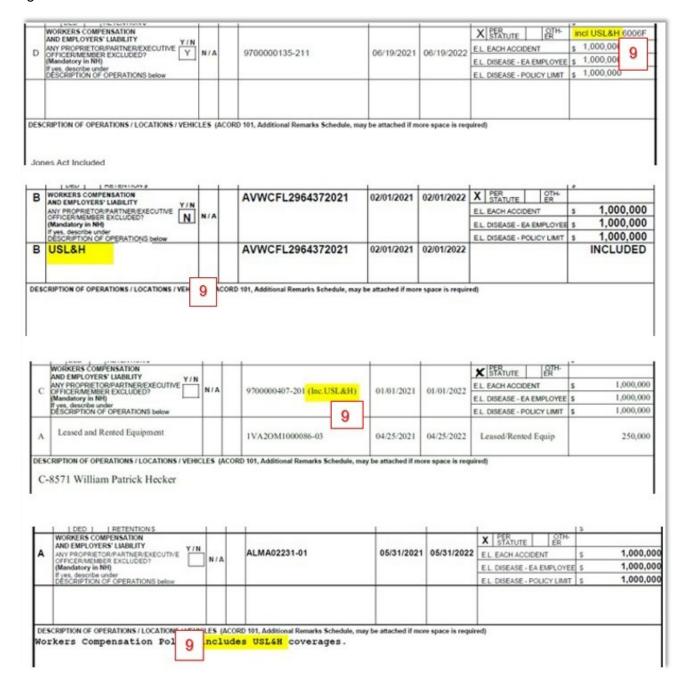
The ACORD name and logo are registered marks of ACORD

USL&H / LONGSHORE INSURANCE

A Marine contractor or General contractor that performs marine work must obtain United States Longshore & Harbor [USL&H] Workers' Compensation insurance under the Longshore and Harbor Workers' Compensation Act (LSHWCA), 33 U.S.C. 901, et, seq.

This is required for anyone who works over navigable waters or in adjoining areas, including piers, docks, wharves, and seawalls (this list is not all inclusive).

The workers' compensation certificate must state there's Longshore insurance, aka USL&H or LHWCA. NOTE: Jones Act insurance, Marine insurance, and Inland Marine insurance are not a replacement for Longshore insurance.



WORKERS' COMPENSATION – WHO'S COVERED?

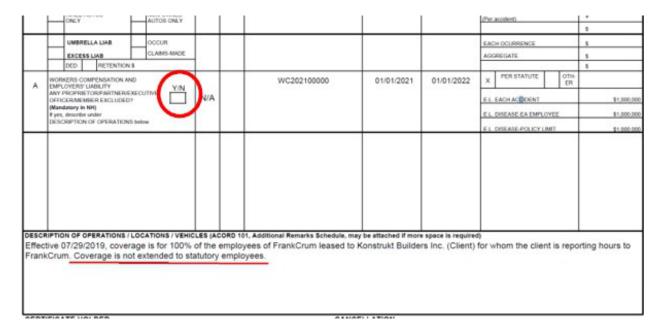
- Employers with one or more employees, including the owner of the business, must have workers' compensation coverage. For a list of the trades considered to be in the construction industry see 69L-6.021 Florida Administrative Code. (An owner may opt to be exempt, but an exemption certificate is required. See #5 below.)
- 2. An out of state employer is required to obtain a **Florida** Workers' Compensation Insurance policy with a <u>Florida-approved insurance carrier</u> that meets the requirements of Florida law and the Florida Insurance Code. This means that "Florida" must be specifically listed in Section 3A of the policy (or the Information Page). If the policy information page is provided with the insurance certificate, verify both have the same policy number and effective/expiration dates.
- 3. If a policy information page is not provided, the insurance agent may state "Valid in Florida" on the certificate, the letters AOS [all other states] may be listed with the policy number, or there may be some other note indicating the workers' compensation is good in Florida.
- 4. If the Y/N box has an N, the officers of a corporation are not excluded and are covered by Workers' Compensation.



5. If the Y/N box has a Y, there are one or more officers of the corporation excluded from coverage under the Workers' Compensation insurance policy. In the following example, the policy states a specific person is exempt. A Workers' Comp exemption is required.

	AUTOS ONLY AUTOS ONLY						(Per accident)	\$
В	UMBRELLA LIAB X OCCUR	\neg		EZXS3041809	1/12/2021	1/12/2022	EACH OCCURRENCE	\$1,000,000
	X EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 1,000,000
	DED RETENTIONS						Commence of the commence of	5
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		Υ	10655256-2021	8/1/2021	8/1/2022	X PER X OTH-	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEN/BER/EXCLUDED? (Mandatory in NH)						E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below	4					E.L. DISEASE - POLICY LIMIT	\$1,000,000
Offi	RIPTION OF OPERATIONS / LOCATIONS / VEHICL oer Wilson J. Tabares is exempt from Wi Met Waiver of Subrogation applies in fav	orkers	s Co	mpensation.				

- 6. Not all certificates will list the excluded person so you may need to check corporate records on www.sunbiz.org to check if the qualifier is the only officer and/or check exemptions on the Workers' Compensation website, https://myfloridacfo.com/division/wc/.
- 7. The Y/N box is blank. The contractor may or may not be covered by Workers' Compensation insurance. **Double check online for a Workers' Compensation exemption.**



*Note: A leased employee is a worker provided by an employment agency to a contractor on an as-needed basis. A statutory employee is a subcontractor. Most subcontractors are excluded from a primary contractor's policy. (See page 8 above.)

WORKERS' COMPENSATION EXEMPTION

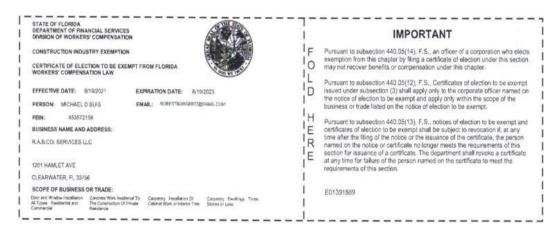
Up to 3 officers of a corporation may voluntarily exclude (exempt) themselves from being covered by Workers' Compensation insurance by filing with the Florida Department of Financial Services, Division of Workers' Compensation. Workers' Compensation exemption status can be confirmed on the Division's website, https://myfloridacfo.com/division/wc/.

The corporation listed on the exemption must be Active with the Florida Division of Corporations, which can be verified at www.sunbiz.org.

SAMPLE EXEMPTION CERTIFICATE



SAMPLE EXEMPTION CARD



FS-F2-DWC-252 CERTIFICATE OF ELECTION TO BE EXEMPT REVISED 08-13

QUESTIONS? (850) 413-1609

CHECKING WORKERS' COMPENSATION EXEMPTIONS ONLINE

- 1. To check a workers' compensation exemption online with the Division of Workers' Compensation, go to Workers' Compensation Home (myfloridacfo.com).
- 2. Choose "Exemption Search" in the box labeled Databases.



3. You should see the Exemption Search page. NOTE: You can enter a partial name and it will give you a list that begins with your entry.



- 4. In the following example, we searched "Jo" in the First Name field and "Johnson" in the last name field
 - · An Exemption may have more than one Scope of Business.
 - Non-Construction Exemptions issued prior to January 1, 2013 remain in effect until revoked by the Department or by the exemption holder.
 - · If the Scope of Business column is blank, the scope was not required at the time of issuance of the exemption.
 - · Employer Name text is highlighted and if selected will provide coverage information.

Middle Effective Expiration				Exemption					
Last Name	First Name	Inital	Suffix	Date	Date	Employer Name	Employer Address	Type	Scope of Business
JOHNSON	JOANNA	s		09/02/2021	09/02/2023	JRC TRUCKING ENTERPRISE LLC	3110 BON AIR DRIVE ORLANDO, FL 32818	Non Construction	Trucking: NOC-All Employees & Drivers
JOHNSON	JOANNA	S 07/18/2019 07/17/2021 <u>JRC TRUCKING ENTERPRISE L</u>		JRC TRUCKING ENTERPRISE LLC	3110 BON AIR DRIVE ORLANDO, FL 32818	Non Construction	Trucking: NOC-All Employees & Drivers		
JOHNSON	JON	E		08/29/2024	08/29/2026	JOHNSON & BLANTON LLC	537 EAST PARK AVENUE TALLAHASSEE, FL 32301	Non Construction	
JOHNSON	JOHN			05/30/2024	05/30/2026	JJ FDB ENTERPRISE LLC	16944 SW 108TH CT MIAMI, FL 33157	Non Construction	
JOHNSON	JOSHUA	L		05/30/2024	05/30/2026	ALL COVERED FL LLC	3371 WINDMILL AVE. DELTONA, FL 32738	Construction	
JOHNSON	JOSHUA	В		05/28/2024	05/28/2026	PANORAMA TREE CARE, INC.	1315 OAKFIELD DR. SUITE 69 BRANDON, FL 33509	Non Construction	
JOHNSON	JOSEPH	M		05/13/2024	05/13/2026	ALL PRO ALUMINUM INC	312 E CARLISLE RD. LAKELAND, FL 33813	Construction	
JOHNSON	JONATHAN			05/07/2024	05/07/2026	BAY HOME SERVICES AND REPAIR LLC	2406 CAMRYN'S CROSSING PANAMA CITY, FL 32405	Construction	
JOHNSON	JOCQUI	0		05/03/2024	05/03/2026	WE DUST IN TIME LLC	21384 CANAL DRIVE BROOKSVILLE, FL 34601	Non Construction	
JOHNSON	JORDAN	С		04/25/2024	04/25/2026	NAKED FARMER 1001 WATER LLC	1001 WATER STREET TAMPA, FL 33602	Non Construction	
JOHNSON	JOSH			04/23/2024	04/23/2026	JJ HANDYMAN SERVICES LLC	1493 N.W. 38 ST MIAMI, FL 33142	Construction	
JOHNSON	JOHNNIE	В		04/12/2024	04/12/2026	JOHNNIE JOHNSON LAWNCARE LLC	725 BUTCH CASSIDY LANE EUSTIS, FL 32726	Construction	
JOHNSON	JOSHUA	Α		04/11/2024	04/11/2026	JUST RIGHT SERVICES LLC	74 VIRGINIA COURT NICEVILLE, FL 32578	Construction	
JOHNSON	JOEL	Р		03/30/2024	03/30/2026	B B INSURANCE MARKETING INC	10167 W. SUNRISE BLVD, 3RD FLOO R FORT LAUDERDALE, FL 33322	Non Construction	
JOHNSON	JOSHUA	D		03/28/2024	03/28/2026	JDR SERVICES DELAND INC	113 S PINE ST DELAND, FL 32724	Construction	
JOHNSON	JOHN	w	JR	03/08/2024	03/08/2026	JOHNSON PRODUCE CO INC	1255 W ATLANTIC BOULEVARD SUITE 218 A POMPANO BEACH, FL 33069	Non Construction	
JOHNSON	JOHN	R		03/06/2024	03/06/2026	JOHN JOHNSON ELECTRIC INC	4319 WEST PARK ROAD HOLLYWOOD, FL 33021	Construction	

- 5. If an officer has or had an exemption, his/her name will be listed, and it must be a "Construction" exemption.
- 6. A contractor may have exemptions for more than one company. Be sure to use only the date listed with the correct company. The "Termination Date" is the expiration date tracked for license validation purposes.

*NOTE: The newest date may not always display on the top line. The one you need may be halfway down the list. If the search pulled up more than one company or person, it may not be alphabetical.

*NOTE: The Division issues exemptions in corporate names but the construction license may only list a fictitious name. For example, Smith's Masonry may be owned by Smith & Sons Inc (Smith & Sons Inc dba Smith's Masonry). The license may only show Smith's Masonry, but the exemption is in the name Smith & Sons Inc. This is acceptable.

IS THE CERTIFICATE LEGITIMATE?

If the certificate doesn't look right or appears that it may have been altered or tampered with, contact the insurance producer to verify the certificate is valid.

Some red flags:

- Dates or wording don't appear to be in alignment.
- Boxes don't line up.
- Boxes are missing lines.
- "Acord 25" is missing from the bottom of the form.
- There is no "Insurer Letter" next to a type of insurance.
- There's an Insurer Letter next to the type of insurance but no insurance company is listed in the

appropriate field in the upper right of the form.

- Producer information is missing.
- Something appears to have been whited out.
- Information appears to have been added after the certificate was issued (i.e. different fonts).
- Something appears to be pasted into the certificate.

See the comparative legit certificate and illegitimate certificate on the next page.

IDENTIFYING A FRAUDULENT CERTIFICATE

CERTIFICATE OF LIA THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONL CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND BELOW, THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITU REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER, IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the If SUBROGATION IS WAIVED, subject to the terms and concilions of it this certificate does not confirm rights to the certificate holder in lieu of st PRODUCER Insurance Risk Advisory Group 1335 Martin Luther King Jr Ave, Suite B Dunedin FL 34698 CERTIFICATE NUMBER: THIS IS TO CERTIFICATE NUMBER: THIS IS TO CERTIFICATE NUMBERS THIS IS TO CERTIFICATE NUMBERS. THIS IS TO CERTIFICATE NUMBERS.	LY AND CONFERS NO RIGHTS , EXTEND OR ALTER THE COLD THE A CONTERED OF ALTER THE COLD THE ACCOUNT OF THE ACCOUNT	UPON THE CERTIFICATE HOLDER, THIS UPON THE CERTIFICATE HOLDER, THIS UPON THE CERTIFICATE HOLDER, THIS UPON THE ISSUMEN INSURERS), AUTHORIZED UPON THE ISSUMEN INSURERS, AUTHORIZED INAL INSURED provisions or be endorsed. require an endorsement, A statement on IAX	Can you spot the 10 clues that the certificate on the right has been fraudulently altered?
THE OF THE ANY BE SOURCE OF THE CONTROL OF THE CONT	BERDUCED BY PAID CAMES PROJECT	December 1 Subsect Out All The Lesses	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 161, Additional Remarks Schools) CERTIFICATE HOLDER Pinellas County Pinellas County Pinellas County Construction Licensing Board 440 Count Street, First Floor Clearwater FL 33756 ACORD 25 (2016/03) The ACORD name and logo as	CANCELLATION SHOULD ANY OF THE ABOVE E THE EXPRATION DATE TH ACCORDANCE WITH THE POLIC ANTHORIZED REPRESENTATIVE CHARLES AND STATE OF ACCORDANCE AND STATE © 1988-2015 ACC are registered marks of ACORD	THIS CERTIFICATE IS ISSUED AS A CERTIFICATE DOES NOT AFFIRMA BELOW. THIS CERTIFICATE OF II REPRESENTATIVE OR PRODUCER, IMPORTANT: If the certificate holde If SUBROGATION IS WAIVED, subjectificate does not confer rights producer. The 300 Group, LLC 1536 S. 8th St. Ste B Saint Louis MO 83104	CERTIFICATE OF LIABILITY INSURANCE S A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFIC TO HOLDER. THIS MATTIVELY OF NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED R, AND THE CERTIFICATE HOLDER. der is an ADDITIONAL INSURED, the policyties) must have ADDITIONAL INSURED provisions or be endorsed, piect to the terms and conditions of the policy, certain policies may require an endorsement. A statement on hits to the certificate holder in lieu of such ender the coverage of the certificate holder in lieu of such ender the coverage of the coverage of the certificate holder in lieu of such ender the coverage of the cove
 Top right date has been alter is out of alignment) Name of agent near top right match name of agent near bo Date formats for effective dat expiration dates do not meet standards 	t does not ottom right tes and	THIS IS TO CERTIFY THAT THE POLICII INDICATED. NOTWITHSTANDING ANY CERTIFICATE MAY BE ISSUED OR MA' EXCLUSIONS AND CONDITIONS OF SUL' THE TYPE OF INSURANCE B X COMMERCIAL ORDER LABRATIVE J COMMERCIAL ORDER LABRATIVE OBPAL AGGREGATE LIMIT APPLES PER: X POLICY OF SOME CONDITIONS ANY AUTO ONNED AUTOGO ONLY AUTOGO ON	PROPERTY DAMAGE \$ Per accident 5 EACH OCCURRENCE 5
 Box is missing around Certific holder info Certificate holder box header positioned correctly 		CHICANIBANEAN MULLICED? (Mandatory in May 1) DESCRIPTION OF OPERATIONS below	Security 1,000,000 FORENCE - REARPLY CIES 1,000,000 EL DISEASE - POLICY LIMIT \$1,000,000 EL DISEASE - POLICY LIMIT \$1,000,000 EL DISEASE - POLICY LIMIT \$1,000,000
 Certificate holder info is clear paste Acord 25 imprint missing bott 		PINELLAS COUNTY CONSTRUCTION LICENSING LICENSING SUITE 133 LARGO, FL 33777	SHOULD ARY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPRATION DATE TREBEOF, MOTICE WILL BE DELIVERED IN ME POLICY PROVISIONS. The ACORD name and logo are registered marks of ACORD

CANCELLED INSURANCE

It is a violation of state law for a contractor to work without general liability insurance and/or workers' compensation insurance and/or workers' compensation exemption. It is also a requirement that any contractor performing work on or over water (including electrical, plumbing, roofing, etc) have valid USL&H insurance. If any of those policies are cancelled, the contractor should be prohibited from pulling new permits and/or continuing work.

Because your municipality is a named Certificate Holder, you will receive cancellation notices directly from the insurance companies.

It is recommended that you establish a procedure for managing insurance cancellations and disable a contractor's ability to pull new permits if any of their required insurance is cancelled.

*You will not receive notice if a contractor's workers' comp exemption is cancelled.

EXPIRED INSURANCE

It is a violation of state law for a contractor to work without general liability insurance and/or workers' compensation insurance and/or workers' compensation exemption. It is also a requirement that any contractor performing work on or over water (including electrical, plumbing, roofing, etc) have valid USL&H insurance. If any of those policies expire, the contractor should be prohibited from pulling new permits and/or continuing work.

It is recommended that your technology disable a contractor's ability to pull new permits if any of their insurance (or exemption) is expired.

COURTESY NOTICES

Many contractors feel that it is your job to notify them that their insurance is expiring (or expired) or that their insurance company is supposed to automatically renew and send their updated certificate. It is the contractor's responsibility to ensure that they are properly insured and that you are provided copies of that insurance.

You may want to consider creating automated courtesy notices to advise contractors that a policy will soon be expiring. We have scheduled 45-day, 30-day and 15-day courtesy notices, a sample of which is included below:

This is a courtesy notice. You have an insurance policy or exemption expiring in the next <XX> days.

<YOUR MUNICIPALITY> at <YOUR ADDRESS> must be shown as Certificate Holder on your general liability and workers' compensation insurance.

The license holder name and DBA name must match identically to the names we have on file.

Workers' Compensation insurance written by a company outside of Florida must include: "Valid in Florida" or your submission will be rejected.

<GIVE INSTRUCTIONS ON HOW TO SUBMIT>

If your insurance or exemption expires, your license will be SUSPENDED. Reinstatement fees and penalties may apply.

Contractors working in Pinellas County with a suspended license/registration may be cited by the Pinellas County Construction Licensing Board for unlicensed contracting. Penalties start at \$500.

LAPSE OF INSURANCE

Your municipality will have to determine how you manage an insurance lapse, that is when one policy ends and there is a gap between the start of the next policy. This means that a contractor has not had continuous coverage. As a disincentive to allowing gaps in coverage, the PCCLB fined contractors for any lapse in coverage.

SELF-SERVE NOTICES

More and more frequently, instead of receiving a copy of a contractor's COI, we receive notice from the insurer that we can go to their website to retrieve a copy of the insurance certificate. We call these self-serve notices. Your department will have to decide how you want to manage these types of submissions. It has been our practice to email the contractor the following message:

We are in receipt of a notice from your insurer that a certificate is available for view/download. Please note that we cannot access your policy. You will have to download a copy of the policy and <GIVE INSTRUCTIONS ON HOW TO SUBMIT>.

If your insurance has already been updated, you may disregard this notice.

PENALTIES AND FEES

Your municipality will have to investigate and determine whether to assess fees and/or fines associated with insurance processing. The PCCLB fined contractors for not providing proof of continuing coverage prior to the expiration of a policy.

INSURANCE PUBLIC RECORDS

The PCCLB has always been the source for copies of contractors' insurance policies from citizens, corporations, attorneys, other contractors, public utilities, among other parties. We will continue to provide copies of certificates upon request if we have information on file for the Pinellas County Building Department. If the contractor is not actively working with the County's Building Department, we will have to refer the requestor to the jurisdiction where the work is taking place. You may begin receiving those public records requests.

SAMPLE CERTIFICATES



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 6/26/2024

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

	DUCE					NAME:	Courtney	Gossen		1%
		g Seacrest Pritchard, Inc. V Dr Martin Luther King Jr Blvd				PHONE (A/C, No	o. Ext):		FAX (A/C, No):	
	ite 3						ss: cgossen(asspins.com	((((((((((((((((((((
Ta	mpa	FL 33607							RDING COVERAGE	NAIC#
						INCHE			ANCE COMPANY	19488
INSU	RED				SIMMMAN-01		RB: Berkley			
		nmons Construction Corporation	1				-	Assurance C		39462
		orth Ashley Drive				INSURE	_			79 570 Mg 270 B mg
		a FL 33602				INSURE			Para San San San San San San San San San Sa	
INSURER E:								TELCT / AN EXTE		
						INSURE	RF:		——————————————————————————————————————	
		RAGES CER	TIFIC	CATE	NUMBER: 1289114592				REVISION NUMBER:	7074
I IN	HIS HIS	S TO CERTIFY THAT THE POLICIES ATED. NOTWITHSTANDING ANY RE	OF	NSU	RANCE LISTED BELOW HAY	VE BEEL	N ISSUED TO	THE INSURE	D NAMED ABOVE FOR T	HE POLICY PERIOD
C	ERT	IFICATE MAY BE ISSUED OR MAY I	PERT	AIN.	THE INSURANCE AFFORD	ED BY	THE POLICIE	S DESCRIBE	HEREIN IS SUBJECT TO	O Allothe Terms
E.	XCL	JSIONS AND CONDITIONS OF SUCH	POLI	CIES.	LIMITS SHOWN MAY HAVE	BEEN R	REDUCED BY	PAID CLAIMS.	lii Person	o many of a remaining
INSR LTR		TYPE OF INSURANCE	INSD	SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	'S
Α	Х	COMMERCIAL GENERAL LIABILITY	Υ	Y	GL 202 136 421 01		6/30/2024	6/30/2025	EACH OCCURRENCE	\$1,000,000
1		CLAIMS-MADE X OCCUR				1			DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
									MED EXP (Any one person)	\$ 10,000
									PERSONAL & ADV INJURY	\$ 1,000,000
	GE	N'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000,000
		POLICY X PRO-							PRODUCTS - COMP/OP AGG	\$2,000,000
1		OTHER:								\$1,000,000
Α	AU	TOMOBILE LIABILITY	Y	Υ	CA 132 056 626 02		6/30/2024	6/30/2025	Employee Benefits COMBINED SINGLE LIMIT	\$1,000,000
	X	ANY AUTO					0/00/2021	0/00/2020	(Ea accident) BODILY INJURY (Per person)	\$
1		OWNED SCHEDULED			*				BODILY INJURY (Per accident)	\$
1	X	AUTOS ONLY AUTOS NON-OWNED							PROPERTY DAMAGE	
1	_	AUTOS ONLY							(Per accident)	\$
-	-	UMPDELLALIAN V			011 000 000 000				PIP	\$ 10,000
A	X	UMBRELLA LIAB X OCCUR	Y	Y	CU 202 967 220 02	- 1	6/30/2024	6/30/2025	EACH OCCURRENCE	\$ 10,000,000
1,7	_	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$ 10,000,000
		DED RETENTION \$ n								\$
Α		RKERS COMPENSATION DEMPLOYERS' LIABILITY			WC 131 258 627 01		6/30/2024	6/30/2025	X PER OTH- STATUTE ER	
	ANY	PROPRIETOR/PARTNER/EXECUTIVE N	N/A						E.L. EACH ACCIDENT	\$1,000,000
1	(Ma	ndatory in NH)							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	DES	s, describe under SCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$1,000,000
В		ntractors Protective fessional Liability			PCADB-5024045-0124		1/25/2024	1/25/2025	Each Claim	2,000,000
	Pro	iessionai Liduiity							Aggregate Retention	5,000,000 100,000
										.00,000
DES	CRIP	TION OF OPERATIONS / LOCATIONS / VEHICE	ES (A	CORD	101, Additional Remarks Schedul	le, may be	attached if more	space is require	ed)	
RE	: Bre	ent Kitchiner CGC 060822;				, 30		-pass is require		-

Includes contractor name and license number

1	CERTIFICATE HOLDER	CANCELLATION
	Pinellas County Construction Licensing Board 7887 Bryan Dairy Road Suite 133	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	Largo FL 33777 USA	AUTHORIZED REPRESENTATIVE
		No. of the control of

Sample Certificate Valid in Florida on Page 2



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/15/2024

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

		2011 011 d 01 d 01 d 11 d 11 d 11 d 11 d	
PRODUCER	0 : 110	CONTACT NAME: Thalia Wood King, CISR	
Acrisure Southeast Partners Insu Attn: SouthEast Platform	rance Services, LLC	PHONE (A/C, No, Ext): 813-933-6691	FAX (A/C, No): 813-932-6287
PO Box 1788		E-MAIL ADDRESS: thaliak@adcock-insurance.com	
Grand Rapids MI 49501		INSURER(S) AFFORDING COVERAGE	NAIC#
	License#: BR-1796553	INSURER A: Southern-Owners Insurance Company	10190
INSURED	69497	ınsurer в : Auto-Owners Insurance Company	18988
Bayview Electrical LLC 201 S Bayview Blvd		INSURER c : Technology Insurance Company, Inc	42376
Oldsmar FL 34677		INSURER D :	
		INSURER E :	
		INSURER F:	
COVERAGES	CERTIFICATE NUMBER: 303179883	REVISION NU	MBER:

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)	LIMIT	S
Α	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR	Υ	Υ	20405626	7/10/2024	7/10/2025	EACH OCCURRENCE DAMAGE TO RENTED	\$ 1,000,000 \$ 300,000
	CLAIMS-MADE 1 OCCUR						PREMISES (Ea occurrence) MED EXP (Any one person)	\$ 10,000
							PERSONAL & ADV INJURY	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
	POLICY X PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	OTHER:							\$
В	AUTOMOBILE LIABILITY	Υ	Υ	5240563600	7/10/2024	7/10/2025	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	X ANY AUTO						BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
							PIP	\$ 10,000
Α	X UMBRELLA LIAB X OCCUR			5240563601	7/10/2024	7/10/2025	EACH OCCURRENCE	\$4,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$4,000,000
	DED X RETENTION \$ 10,000							\$
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		Υ	TWC4450529	7/10/2024	7/10/2025	X PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE T/N	N/A					E.L. EACH ACCIDENT	\$ 1,000,000
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						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) Michael Rueth EC13011501

CERTIFICATE HOLDER CANCELLATION

Pinellas County Construction Licensing Board 440 Court Street, Attention Insurance Services Clearwater FL 33756

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

Oal of w

Technology Insurance Company, Inc.

A Stock Insurance Company

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY WC 99 00 01 B 1 of 5 INFORMATION PAGE

	Ncci	Code: 39071						
1.	Insur	ed:		Policy Number:	TWC4450529			
		RMC Electrical Associates LLC						
		201 S Bayview Blvd		T., 4!! 41	D = u4u = u=1.1u			
	O41	Oldsmar, FL 34677		IndividualPartnership				
	Otne	r workplaces not shown above: None		Corporation or	XLLC			
	Prodi	- 10		Federal Tax ID:	833696293			
	Prodi	ucer: Acrisure, LLC dba Adcock-Adcock Prope	outry & Coqualtry A gonov	Risk Id:				
		315 W. Fletcher Ave.	erty & Casualty Agency	Renewal of:	TWC4276552			
		Tampa, FL 33612						
2.	The p	policy period is from 7/10/2024 to 7/10/202	5 12:01 a.m. at the insured's 1	nailing address.				
3.	A.	Workers Compensation Insurance: Part O	ne of the policy applies to the	Workers Compens	ation Law of			
		the states listed here: Florida	1 3 11	<u>,</u>				
	B.	Employers Liability Insurance: Part Two	of the policy applies to work	in each state listed in	n item 3.A.			
		The limits of our liability under Part Two	are:					
		State Bodily Injury by Accident	Bodily Injury by Disease	Bodily Injury	by Disease			
		\$1,000,000 each accident	\$1,000,000 policy limit	\$1,000,000 eac	h employee			
	C.	Other States Insurance: Part Three of the	policy applies to the states, if	any, listed here:				
		All states except ND, OH, WA, WY and S	State(s) Designated in Item 3.	A				
	D.	This policy includes these endorsements a	and schedules: See Extension	of Information Page)			
4.		premium for this policy will be determined			nd Rating			
	Plans	. All information required below is subject	to verification and change by	audit.				
		See Extension of Information Page						
		TOTAL ESTIMATED ANNUAL PREM	MIUM		21,935			
		STATE ASSESSMENT			0			
		TOTAL ESTIMATED COST			21,935			
		Minimum Premium	G		860			
		Issue Date: 6/4/2024	Countersigned by:	A 41 - 1 - 1 D				
				Authorized Represe	ntative			

CERTIFICATE OF LIABILITY INSURANCE									
Proc		Plymouth Insurance Agency 2739 U.S. Highway 19 N. Holiday, FL 34691	L OI LIAL	This Certifica	te is issued as a matte	r of information only and con This Certificate does not ame e policies below.			
		(727) 938-5562			Insurers Affording Coverage				
Inci	ıred:	The same of the sa	Ino 9 Suboidio	Insurer A:	Lion Insurance Company		NAIC # 11075		
Inst		South East Personnel Leasing, 2739 U.S. Highway 19 N.	inc. & Subsidia	Insurer B:		-5			
		Holiday, FL 34691		Insurer C:		•			
		Holiday, 1 E 34001		Insurer D:					
				Insurer E:					
The po with res	spect to wh	surance listed below have been issued to the insured nich this certificate may be issued or may pertain, the	named above for the printer insurance afforded by t	olicy period indicated. No he policies described here	twithstanding any requirement in is subject to all the terms, e	, term or condition of any contract or oxclusions, and conditions of such poli	other document cies. Aggregate		
INSR LTR			Policy Number	Policy Effective Date (MM/DD/YY)	Policy Expiration Date (MM/DD/YY)	Limits			
	MUCCIPLE	GENERAL LIABILITY			and the second second second	Each Occurrence	s		
		Commercial General Liability Claims Made Occur				Damage to rented premises (EA occurrence)	s		
						Med Exp	s		
						Personal Adv Injury	s		
	General aggregate limit applies per:					General Aggregate	S		
		Policy Project LOC				Products - Comp/Op Agg	c		
							3		
		AUTOMOBILE LIABILITY				Combined Single Limit (EA Accident)	s		
		Any Auto				Bodily Injury	1		
		All Owned Autos				(Per Person)	s		
		Scheduled Autos Hired Autos				Bodily Injury			
		Non-Owned Autos	1			(Per Accident)	s		
		H				Property Damage			
			1 1			(Per Accident)	s		
-		EXCESS/UMBRELLA LIABILITY		AND THE PARTY OF T		Each Occurrence			
		Occur Claims Made				Aggregate			
		Deductible	1				 		
Α		rs Compensation and yers' Liability	WC 71949	01/01/2018	01/01/2019	X WC Statu- tory Limits ER			
	* * * * I.a.	prietor/partner/executive officer/member	[E.L. Each Accident	\$1,000,000		
		d? NO				E.L. Disease - Ea Employee	\$1,000,000		
	If Yes, o	lescribe under special provisions below.				E.L. Disease - Policy Limits	\$1,000,000		
	Other	×	Lion Insura	nce Company is	M Rest Company	rated A (Excellent). AMB	# 12616		
	ription	s of Operations/Locations/Vehicles/E applies to active employee(s) of South East P	xclusions added ersonnel Leasing, Inc	by Endorsement/S	Special Provisions:	Client ID: 92-71			
Cover	age only	applies to injuries incurred by South East Pers			nployee(s), while working	in: FL.			
Cove	rage does	not apply to statutory employee(s) or indepe	ndent contractor(s)	of the Client Company	or any other entity.				
A list	of the ac	tive employee(s) leased to the Client Company	y can be obtained by	faxing a request to (72	27) 937-2138 or by calling	(727) 938-5562.			
	ect Nam								
ISSU	E 10-30-	18 (KLR)							
OF.	TICIO A T	LIOLDED		CANCELLATION		Begin Dat	e: 7/6/2017		
CEI	TIFICATI	PINELLAS COUNTY CONSTRUCTION		Should any of the abo		elled before the expiration date there			
		LICENSING BOARD				to the certificate holder named to the lind upon the insurer, its agents or rep			
		7887 BRYAN DAIRY ROAD, SUITE 133			6	·			



Sample: Excluded from Coverage, Valid in Florida CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/1/2024

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

		SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on is certificate does not confer rights to the certificate holder in lieu of such endorsement(s).										
PRO	DUCE	ER .					CONTA NAME:		trup, CPIW, C	CISR		
		McLennan Agend Cherapa PL	cy LLC				PHONE (A/C, N	o, Ext): 605-33	9-3874	FAX (A/C, No):		
Su	te 6	01	Out of at	oto	nro	ducor	E-MAIL ADDRE	ss: kathy.beg	gtrup@marsh	mmma.com) [3(CLB
Sic	ux I	Falls SD 57103	Out of st	ale	pro	ducer		INS	SURER(S) AFFOR	RDING COVERAGE	Sec. His southern	NAIC#
						MIDWEALARM	INSURER A : Amerisure Insurance Company 111 0 0 000 19488					
	INSURED Midwest Alarm Co Inc					WIIDWEALARM				surance Company U	2024	11050
DB	A P	elican Electrical (urance Company	C\41.	23396
		Princess Palm Ave a FL 33619	Э						s Property Ca	ısualtÿ Co. of Amer İn Person	Oth	er 36161
i u	про	11 E 00010					INSURE				Acres over a series	-
CO	VER	RAGES	CFR	TIFIC	CATE	NUMBER: 983030715	INSURE	:KF:		REVISION NUMBER:		
TI IN C	HIS I	IS TO CERTIFY THA ATED. NOTWITHST IFICATE MAY BE IS	THE POLICIES ANDING ANY RESUED OR MAY	OF I	INSUF REME AIN,	RANCE LISTED BELOW HAY NT, TERM OR CONDITION THE INSURANCE AFFORDI LIMITS SHOWN MAY HAVE	OF AN	Y CONTRACT	THE INSURE OR OTHER I S DESCRIBED	DOCUMENT WITH RESPE	CT TO	WHICH THIS
INSR LTR		TYPE OF INSU			SUBR WVD		DEEN I	POLICY EFF (MM/DD/YYYY)		LIMIT		
A A	X	COMMERCIAL GENER		INSD	WVD	POLICY NUMBER GL21224070201		7/1/2024	7/1/2025	EACH OCCURRENCE	\$ 2,000	000
		CLAIMS-MADE	X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000	
	X	xcu								MED EXP (Any one person)	\$ 10,00	
										PERSONAL & ADV INJURY	\$2,000	
	GEI	N'L AGGREGATE LIMIT A	APPLIES PER:							GENERAL AGGREGATE	\$4,000	,000
		POLICY X PRO-	X Loc							PRODUCTS - COMP/OP AGG	\$4,000	,000
		OTHER:									\$	
В	_	TOMOBILE LIABILITY				CA21224010205	7/1/2024		7/1/2025	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000	,000
	X	ANY AUTO] echebilleb					BODILY INJURY (Per person)		\$		
		OWNED AUTOS ONLY HIRED	SCHEDULED AUTOS NON-OWNED							BODILY INJURY (Per accident) PROPERTY DAMAGE	\$	
		AUTOS ONLY	AUTOS ONLY							(Per accident)	\$	
С		LIMPOSULA LIAD				01104004050000		17/4/0004	7/4/0005		\$	
	X	UMBRELLA LIAB EXCESS LIAB	X OCCUR	1		CU21224050202		17/1/2024	7/1/2025	EACH OCCURRENCE	\$ 10,00	SE 21-90-202
			CLAIMS-MADE							AGGREGATE	\$ 10,00	0,000
В	wo	DED X RETENTION RKERS COMPENSATION				WC21224040205		7/1/2024	7/1/2025	X PER OTH-	\$	
		DEMPLOYERS' LIABILIT' PROPRIETOR/PARTNER	/EVECUTIVE TITI					77112021	77 (72020	E.L. EACH ACCIDENT	\$ 1,000	000
	OFF	ICER/MEMBEREXCLUDE ndatory in NH)	D?	N/A						E.L. DISEASE - EA EMPLOYEE		
	If ye	es, describe under SCRIPTION OF OPERATI	ONS below							E.L. DISEASE - POLICY LIMIT	\$ 1,000	
D	1	tallation Floater; \$1,000 De				6305R102902		1/1/2024	1/1/2025	Job Site Limit Temporary Storage	\$650,	000
										Temporary Storage	\$650,	000

		TION OF OPERATIONS I ed from Workers Co				101, Additional Remarks Schedul Millen	e, may b	e attached if more	e space is require	ed)		
		ove mentioned police										
CE	DTII	FICATE HOLDER					CANO	CELLATION				
	IX I II	I IOATE HOLDER					CANC	PLLLATION				
		Pinellas Cor Contractor I	_icensing Depa	rtme	ent / I	PCCLB	THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE CA EREOF, NOTICE WILL E Y PROVISIONS.		
		440 Court S	Street				AUTHORIZED REPRESENTATIVE					

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First Floor

Clearwater FL 33756

Sample Acceptable Method of Showing Valid in Florida

Client#: 1484137

REVISION NUMBER:

ACORD.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/12/2023

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.

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PRODUCER	CONTACT NAME:						
USI Insurance Services LLC-CL	PHONE (A/C, No, Ext): 502.815.5200 FAX (A/C, N	lo): 855.209.1246					
435 N. Whittington Parkway	E-MAIL ADDRESS:						
Suite 250	INSURER(S) AFFORDING COVERAGE	NAIC #					
Louisville, KY 40222 Out of state producer	INSURER A : National Trust Insurance Company	20141					
INSURED	INSURER B : FCCI Insurance Company	10178					
Schaefer General Contracting	INSURER C : Indian Harbor Insurance Company	36940					
Services, LLC	INSURER D : Scottsdale Insurance Company	41297					
4899 W Water Ave, Ste A & B	INSURER E :						
Tampa FL 33634	INCUDED E						

CERTIFICATE NUMBER: COVERAGES 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	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
Α	X COMMERCIAL GENERAL LIABILITY	Х	Χ	CPP100030098	09/30/2023		EACH OCCURRENCE	\$1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000
	X PD Ded: \$1,000						MED EXP (Any one person)	\$5,000
							PERSONAL & ADV INJURY	\$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
	POLICY X PRO- X LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
	OTHER:							\$
Α	AUTOMOBILE LIABILITY			CA100030099	09/30/2023	09/30/2024	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	X ANY AUTO						BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS	NLY AUTOS		BODILY INJURY (Per accident)	\$			
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
	X Comp/Coll Ded						\$1000/\$1000	\$
Α	X UMBRELLA LIAB X OCCUR			UMB100030101	09/30/2023	09/30/2024	EACH OCCURRENCE	\$10,000,000
1	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$10,000,000
	DED X RETENTION \$0							\$
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			WC0100064258 (FL)	01/01/2024	01/01/2025	X PER OTH-	
	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A					E.L. EACH ACCIDENT	\$1,000,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	\$1,000,000
			describe under		E.L. DISEASE - POLICY LIMIT	\$1,000,000		
C	Poll/Prof Liab			PEC005083306	09/30/2023	09/30/2024	\$2M Agg Lmt/\$25,00	00 Ded
A	Leased/Rented Eqp			CPP100030098	09/30/2023	09/30/2024	\$250,000 Lmt/\$500 l	Ded
A	Installaton Fltr			CPP100030098	09/30/2023	09/30/2024	\$500,000 Lmt/\$1000	Ded
-		01 = 0 /	1000	D 404 Additional Parrante Sahadula m				

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) D: **EXCESS LIABILITY: POL #: XLS2002767 I POL TERM: 09/30/23 - 09/30/24 I \$10M x \$10M LMT EA OCC/AGG**

CERTIFICATE HOLDER	CANCELLATI

The PCCLB 7887 Bryan Dairy Road, Ste 133 Largo, FL 33777

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

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See insurance coverage's above.

Sample Acceptable Method of Showing Valid in Florida



CERTIFICATE OF LIABILITY INSURANCE

7/11/2024

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.

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tills certificate does not	comer rights to the certificate floider	iii iieu oi st	ich endorsement(s).					
PRODUCER Hotchkiss Insurance Age 4120 International Parky			CONTACT NAME: PHONE (A/C, No, Ext): 800-899-3750 FAX (A/C, No, Ext): 972-512-7799					
Suite 2000	01111		E-MAIL ADDRESS: certs@hiallc.com					
Carrollton TX 75007 Out of state producer			INSURER(S) AFFORDING COVER	NAIC#				
			INSURER A: State Automobile Mutual Insuran	25135				
INSURED	0	ARTITEC-01	INSURER B: Service Lloyds Insurance Compa	43389				
CervComm Technology 1750 Briercroft Ct.	Group, LLC		INSURER c: Evanston Insurance Company	35378				
Suite 124			INSURER D: American Builders Insurance Cor	11240				
Carrollton TX 75006			INSURER E :					
			INSURER F:					

COVERAGES CERTIFICATE NUMBER: 2056893289 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 S	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
D	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR		GLP 0201414 09	7/9/2024	7/9/2025	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person)	\$ 1,000,000 \$ 100,000 \$ 5,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					PERSONAL & ADV INJURY GENERAL AGGREGATE	\$ 1,000,000 \$ 2,000,000
	POLICY X PRO- OTHER:					PRODUCTS - COMP/OP AGG	\$ 2,000,000 \$
Α	X ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY AUTOS ONLY AUTOS ONLY		1000415925	2/10/2024	2/10/2025	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	\$ 1,000,000 \$ \$ \$ \$
С	WMBRELLA LIAB X OCCUR X EXCESS LIAB CLAIMS-MADE DED X RETENTION \$ 0		EZXS3122049	7/9/2024	7/9/2025	EACH OCCURRENCE AGGREGATE	\$ 5,000,000 \$ 5,000,000 \$
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	SLICWC0523702	7/9/2024	7/9/2025	X PER OTH- E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	TX and Florida \$ 1,000,000 \$ 1,000,000 \$ 1,000,000

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

The General Liability policy includes blanket additional insured endorsements (CG2033 04/13 & CG2037 04/13) that provides additional insured ongoing and completed operations status to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires expenses the contract between the named insured and the certificate holder that requires

The General Liability policy includes a blanket automatic waiver of subrogation endorsement (CG2404 05/09) that provides this feature only when there is a written contract between the named insured and the certificate holder that requires it.

The General Liability policy includes a special endorsement with Primary and Noncontributory wording (CG2001 04/13). See Attached...

CERTIFICATE HOLDER	CANCELLATION
Pinellas County Building & Development Review Services	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
440 Court Street, Attention Insurance Services Clearwater FL 33756	Lut 6. 4th

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Technology Insurance Company, Inc.

A Stock Insurance Company

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY WC 99 00 01 B 1 of 5 INFORMATION PAGE

	Ncci	Code: 39071		
1.	Insur	ed:	Policy Number: TWC4450529	
		RMC Electrical Associates LLC		
		201 S Bayview Blvd	In dividual Dominana	
	041	Oldsmar, FL 34677	IndividualPartners	пр
	Otnei	workplaces not shown above: None	Corporation or XLLC	
	Produ	17.00.7.00.70	Federal Tax ID: 833696293	
	Produ	Acrisure, LLC dba Adcock-Adcock Property & Casualty Agency	Risk Id:	
		315 W. Fletcher Ave.	Renewal of: TWC4276552	
		Tampa, FL 33612		
2.	The p	olicy period is from 7/10/2024 to 7/10/2025 12:01 a.m. at the insured's	mailing address.	
3.	A.	Workers Compensation Insurance: Part One of the policy applies to the	e Workers Compensation Law of)
		the states listed here: Florida	•	
	B.	Employers Liability Insurance: Part Two of the policy applies to work	in each state listed in item 3.A.	
		The limits of our liability under Part Two are:		
		State Bodily Injury by Accident Bodily Injury by Disease	Bodily Injury by Disease	
		\$1,000,000 each accident \$1,000,000 policy limit	\$1,000,000 each employee	
	C.	Other States Insurance: Part Three of the policy applies to the states, i	f any, listed here:	
		All states except ND, OH, WA, WY and State(s) Designated in Item 3	5.A	
	D.	This policy includes these endorsements and schedules: See Extension	of Information Page	
4.	The p	remium for this policy will be determined by our Manuals of Rules, Cl. All information required below is subject to verification and change be See Extension of Information Page	assifications, Rates and Rating y audit.	
		TOTAL ESTIMATED ANNUAL PREMIUM		21,935
		STATE ASSESSMENT		0
		TOTAL ESTIMATED COST		21,935
		Minimum Premium		860
		Issue Date: 6/4/2024 Countersigned by:		
			Authorized Representative	

Sample Certificate - Inland Marine (not USL&H)



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 06/18/2024

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 rights to the certificate holder in lieu of such endorsement(s). CONTACT NAME: Elinn Peacock PHONE (A/C, No, Ext): E-MAIL (386) 944-5804 FAX (A/C, No): (386) 333-6113 Brown & Brown Insurance Services, Inc. P.O. Box 2412 Elinn.Peacock@bbrown.com ADDRESS: INSURER(S) AFFORDING COVERAGE NAIC # FL 32115-2412 United Specialty Insurance Company 12537 Daytona Beach INSURER A: Greenwich Insurance Company INSURED 22322 INSURER B : All Weather Contractors, Inc. XL Specialty Insurance Company 37885 INSURER C: JUL 1702 Lindsey Road IJб INSURER D INSURER E Jacksonville FI 32221 Mail INSURER F CERTIFICATE NUMBER: 24-25 REVISION NUMBER: COVERAGES 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. ADDLISUBR POLICY EFF (MM/DD/YYYY) TYPE OF INSURANCE LIMITS POLICY NUMBER INSD WVD COMMERCIAL GENERAL LIABILITY 1.000.000 \$ **EACH OCCURRENCE** DAMAGE TO RENTED PREMISES (Ea occurrence) CLAIMS-MADE X OCCUR 300,000 10,000 MED EXP (Any one person) ATN2478690 07/01/2024 07/01/2025 1,000,000 PERSONAL & ADV INJURY 2,000,000 GEN'L AGGREGATE LIMIT APPLIES PER: GENERAL AGGREGATE 2,000,000 POLICY X PRO-PRODUCTS - COMP/OP AGG OTHER: COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 AUTOMOBILE LIABILITY BODILY INJURY (Per person) ANY AUTO \$ OWNED SCHEDULED 07/01/2024 В RAC9438165-02 07/01/2025 **BODILY INJURY (Per accident)** AUTOS ONLY AUTOS PROPERTY DAMAGE NON-OWNED S AUTOS ONLY AUTOS ONLY \$ 10,000 PIP 5,000,000 UMBRELLA LIAB OCCUR **EACH OCCURRENCE** BTN2471549 07/01/2024 07/01/2025 5,000,000 EXCESSLIAB CLAIMS-MADE AGGREGATE DED | RETENTION \$ 0 WORKERS COMPENSATION X PER STATUTE AND EMPLOYERS' LIABILITY 1,000,000 ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) E.L. EACH ACCIDENT RWC3001745-02 07/01/2024 07/01/2025 В NIA 1,000,000 E.L. DISEASE - EA EMPLOYEE If yes, describe under DESCRIPTION OF OPERATIONS below 1,000,000 E.L. DISEASE - POLICY LIMIT RENTED EQUIPMENT \$200,000 INLAND MARINE INSTALLATION UM00067982MA24A 05/31/2024 07/01/2025 FLOATER \$250,000 DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) SEE NOTES FOR POLICY COVERAGE FORMS CANCELLATION CERTIFICATE HOLDER SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. PINELLAS COUNTY CONSTRUCTION LICENSING BOARD 440 COURT STREET FIRST FLOOR AUTHORIZED REPRESENTATIVE

Steplen Sullin

CLEARWATER

FL 33756



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/30/2023

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.

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750000000000000000000000000000000000000		9								
PRODUCER	Anclote Insurance A	gency LLC		CONTACT Lisa Parker						
	536 E Tarpon Avenu			PHONE (A/C, No, Ext):	(727)942-3100	FAX (A/C, No): (727)9	42-1832			
	Tarpon Springs, FL			E-MAIL ADDRESS: lisa@ancloteinsurance.com						
	License #: L066022	5.05.5.5		INSURER(S) AFFORDING COVERAGE						
				INSURER A: AMERICAN ALTERNATIVE INSURANCE CO						
INSURED	INSURED			INSURER B :	3: Progressive American Insurance Company					
	AMERIDOCKS LLC			INSURER C :	EVEREST NATIONAL II	NSURANCE CO				
	7318 Amber Dr			INSURER D :						
	New Port Richey, FL 34653			INSURER E :						
			***	INSURER F:						
COVERA	AGES	CERTIFICATE NUMBER:	00000139-1	27771	REVIS	ION NUMBER: 14	.,			

	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									
	ERTIFICATE MAY BE ISSUED OR MAY PER									
	(CLUSIONS AND CONDITIONS OF SUCH P					LENVIO GODDEGT TO THE T	il ilitar	10,		
INSR LTR		ADDL SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S			
Α	X COMMERCIAL GENERAL LIABILITY		1VA2OM-1000005-07	11/07/2023	11/07/2024	EACH OCCURRENCE	s 1	1,000,000		
2000	CLAIMS-MADE X OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	s	50,000		
						MED EXP (Any one person)	S	10,000		
						PERSONAL & ADV INJURY	s 1	1,000,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	s 2	2,000,000		
	X POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	s 1	1,000,000		
	OTHER:					PROTECTION & IND	\$ 1	1,000,000		
В	AUTOMOBILE LIABILITY		966978714	03/29/2023	03/29/2024	COMBINED SINGLE LIMIT (Ea accident)	\$			
	ANY AUTO					BODILY INJURY (Per person)	\$	100,000		
	OWNED X SCHEDULED AUTOS ONLY					BODILY INJURY (Per accident)	s	300,000		
	HIRED NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	s	50,000		
	4.000 M (0.000 M (0.0						S			
	UMBRELLA LIAB OCCUR					EACH OCCURRENCE	S			
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	S			
	DED RETENTION \$						\$			
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		9700000339-231	11/30/2023	11/30/2024	X PER OTH- STATUTE ER		JSL&H IN		
	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A				E.L. EACH ACCIDENT		1,000,000		
	(Mandatory in NH)					E.L. DISEASE - EA EMPLOYEE	s	1,000,000		
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	s	1,000,000		
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHICL	ES (ACORD	101, Additional Remarks Schedule, may	be attached if mor	e space is require	ed)				

CERTIFICATE HOLDER	CANCELLATION
PCCLB 7887 BRYAN DAIRY RD STE 133	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Largo, FL 33777	AUTHORIZED REPRESENTATIVE
	Lyacu Bolungon) (IPA)



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/12/2024

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.

REPF	OW. THIS CE	OR PRODUCE!	R, AND THE CERTIFICATE HOLDER	•							
PRODUCE				CONTACT NAME:							
BIB	ERK			E-MAIL	E-MAIL ADDRESS: salessupport@biberk.com						
	. Box 113247			PRODUCER	PRODUCER						
Star	mford, CT 069	911		COSTOWER ID.	CUSTOMER ID: INSURER(S) AFFORDING COVERAGE NAIC #						
INSURED)			INSURER A : Ber	INSURER A : Berkshire Hathaway Direct Insurance Compai 236220						
				INSURER B:	Avenue 70	JUL 11 3 2021					
		onstruction LL	С	INSURER C :		JUL 0 3 2024	-				
Freedom Financial Group LLC				INSURER D:	33.1.	The Control of the Co					
18449 Cypress Bay Parkway Land O Lakes, FL 34638				INSURER E:	Waii	Other	Seed .				
Lan	ia o Lakes, 12	. 51050		INSURER F:		in Person	Picking spinor average .				
COVE	RAGES		CERTIFICATE NUMBER:		R	REVISION NUMBER:					
			OPERTY (Attach ACORD 101, Additional Remar		ace is required)						
Lo	Location: 18449 Cypress Bay ParkwayLand O Lakes, FL 34638										
		9 Cypress bay	ParkwayLand O Lakes, FL 34638								
	dg #001: Ger	neral Contracto	or - performing Medium Hazard S	ervices - 757510			ε,				
THIS INDIC	dg #001: Ger IS TO CERTIFY CATED. NOTWIT	neral Contracto THAT THE POLIC THSTANDING AN E ISSUED OR MA	ParkwayLand O Lakes, FL 34638 or - performing Medium Hazard S SIES OF INSURANCE LISTED BELOW HA Y REQUIREMENT, TERM OR CONDITIO LY PERTAIN, THE INSURANCE AFFORD UCH POLICIES. LIMITS SHOWN MAY HA	ervices - 757510 AVE BEEN ISSUED T N OF ANY CONTRAC ED BY THE POLICIE	TO THE INSURED NA CT OR OTHER DOCU S DESCRIBED HERE	JMENT WITH RESPECT T	O WHICH THIS	-			
THIS INDIC	dg #001: Ger IS TO CERTIFY CATED. NOTWIT	neral Contractor THAT THE POLIC THSTANDING AN E ISSUED OR MA ONDITIONS OF S	or - performing Medium Hazard S CIES OF INSURANCE LISTED BELOW HA Y REQUIREMENT, TERM OR CONDITION OF PERTAIN, THE INSURANCE AFFORD	ervices - 757510 AVE BEEN ISSUED T N OF ANY CONTRA ED BY THE POLICIE AVE BEEN REDUCE	TO THE INSURED NA CT OR OTHER DOCU S DESCRIBED HERE	JMENT WITH RESPECT T	O WHICH THIS	-			
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THIS INDIC CERT EXCL INSR LTR	dg #001: Ger IS TO CERTIFY CATED. NOTWIT TIFICATE MAY B LUSIONS AND C TYPE OF INS	THAT THE POLIC THAT THE POLIC THSTANDING AN E ISSUED OR MA ONDITIONS OF S SURANCE DEDUCTIBLES BUILDING	or - performing Medium Hazard S CIES OF INSURANCE LISTED BELOW HA A REQUIREMENT, TERM OR CONDITIO BY PERTAIN, THE INSURANCE AFFORD UCH POLICIES. LIMITS SHOWN MAY HA	ervices - 757510 AVE BEEN ISSUED TO SUBSUED TO SUBSUED TO SUBSUED THE POLICIE AVE BEEN REDUCED POLICY EFFECTIVE	TO THE INSURED NA CT OR OTHER DOCU S DESCRIBED HERE D BY PAID CLAIMS.	JMENT WITH RESPECT TEIN IS SUBJECT TO ALL TEI	O WHICH THIS THE TERMS,				
THIS INDIC CERT EXCL INSR LTR	dg #001: Ger IS TO CERTIFY CATED. NOTWIT TIFICATE MAY B LUSIONS AND C TYPE OF IN: PROPERTY AUSES OF LOSS	THAT THE POLIC THAT THE POLIC THSTANDING AN E ISSUED OR MA ONDITIONS OF S SURANCE DEDUCTIBLES BUILDING 250	or - performing Medium Hazard S SIES OF INSURANCE LISTED BELOW HA Y REQUIREMENT, TERM OR CONDITIO LY PERTAIN, THE INSURANCE AFFORD UCH POLICIES. LIMITS SHOWN MAY HA POLICY NUMBER	ervices - 757510 AVE BEEN ISSUED TO NOF ANY CONTRACT OF ANY CONTRACT OF ANY CONTRACT OF AVE BEEN REDUCED OF AVE BEEN REDUCED OF AVE (MM/DD/YYYY)	TO THE INSURED NACT OR OTHER DOCUMENT OF STREET OF THE TOTAL OF T	JMENT WITH RESPECT TEIN IS SUBJECT TO ALL TO	CO WHICH THIS THE TERMS, LIMITS	0			
THIS INDIC CERT EXCL INSR LTR	dg #001: Ger IS TO CERTIFY CATED. NOTWIT ITFICATE MAY B LUSIONS AND C TYPE OF IN: PROPERTY AUSES OF LOSS BASIC	THAT THE POLIC THAT THE POLIC THSTANDING AN E ISSUED OR MA ONDITIONS OF S SURANCE DEDUCTIBLES BUILDING	or - performing Medium Hazard S SIES OF INSURANCE LISTED BELOW HA Y REQUIREMENT, TERM OR CONDITIO LY PERTAIN, THE INSURANCE AFFORD UCH POLICIES. LIMITS SHOWN MAY HA POLICY NUMBER	ervices - 757510 AVE BEEN ISSUED TO NOF ANY CONTRACT OF ANY CONTRACT OF ANY CONTRACT OF AVE BEEN REDUCED OF AVE BEEN REDUCED OF AVE (MM/DD/YYYY)	TO THE INSURED NACT OR OTHER DOCUMENT OF STREET OF THE TOTAL OF T	JMENT WITH RESPECT TEIN IS SUBJECT TO ALL TO	LIMITS \$ \$	0			
THIS INDIC CERT EXCL INSR LTR	dg #001: Ger IS TO CERTIFY CATED. NOTWIT TIFICATE MAY B LUSIONS AND C TYPE OF INS PROPERTY AUSES OF LOSS BASIC BROAD	THAT THE POLIC THAT THE POLIC THSTANDING AN E ISSUED OR MA ONDITIONS OF S SURANCE DEDUCTIBLES BUILDING 250	or - performing Medium Hazard S SIES OF INSURANCE LISTED BELOW HA Y REQUIREMENT, TERM OR CONDITIO LY PERTAIN, THE INSURANCE AFFORD UCH POLICIES. LIMITS SHOWN MAY HA POLICY NUMBER	ervices - 757510 AVE BEEN ISSUED TO NOF ANY CONTRACT OF ANY CONTRACT OF ANY CONTRACT OF AVE BEEN REDUCED OF AVE BEEN REDUCED OF AVE (MM/DD/YYYY)	TO THE INSURED NACT OR OTHER DOCUMENT OF STREET OF THE TOTAL OF T	JMENT WITH RESPECT TEIN IS SUBJECT TO ALL TO	COWHICH THIS THE TERMS, LIMITS \$ \$ \$	0 * *			

	CAUS E X	ES OF LOSS BASIC BROAD BPECIAL EARTHQUAKE	DEDUCTIBLES BUILDING 250 CONTENTS	N9BP817716	06/14/2024	06/14/2025	BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP	\$ \$ \$ \$ \$	0 0 * * n/a n/a
	CAUS	INLAND MARINE BES OF LOSS NAMED PERILS		TYPE OF POLICY POLICY NUMBER			BLANKET BLDG & PP	\$ \$ \$ \$	n/a
-	TYPE	CRIME E OF POLICY BOILER & MACI EQUIPMENT BR		Not General Liabil	ity Policy / N	ot Acord 25		\$ \$ \$ \$ \$	
								\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

* ALS up to 12 months.

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CERTIFICATE HOLDER	CANCELLATION
PCCLB 7887 Bryan Dairy Rd	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
non concentration	authorized representative farfesh 62/22

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Sample Fraudulent Certificate CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/08/2024

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

PRODUCER The 300 Group, LLC 1535 S. 8th St. Ste B	CONTACT NAME: Andrea Williamson PHONE (A/C, No, Ext): 314-310-3011 E-MAIL ADDRESS: andrea@the300group.net					
Saint Louis MO 63104	INSURER(S) AFFORDING COVERAGE NAIC #					
4	INSURER A: Travelers Indemnity of America					
INSURED	INSURER B: Evanston Insurance Company 35378					
	INSURER C:					
	INSURER D:					
	INSURER E:					
	INSURER F:					

COVERAGES

CERTIFICATE NUMBER: 1228000042

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	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	3
В	Х	COMMERCIAL GENERAL LIABILITY			MKLV7ENV103798	4/8/24	4/8/25	EACH OCCURRENCE DAMAGE TO RENTED	\$ 1,000,000
		CLAIMS-MADE X OCCUR						PREMISES (Ea occurrence)	\$ 50,000
	Х	25,000 Retention						MED EXP (Any one person)	\$5,000
								PERSONAL & ADV INJURY	\$1,000,000
	GEN	L'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
	Х	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
		ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$
		HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
		AUTOGONET							\$
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
		DED RETENTION \$				A .			\$
Α		RKERS COMPENSATION EMPLOYERS' LIABILITY Y/N			UB-1T537428-23-42-G	4/8/24	4/8/25	X PER OTH- STATUTE ER	
	ANY	PROPRIETOR/PARTNER/EXECUTIVE N	N/A					E.L. EACH ACCIDENT	\$1,000,000
	(Mar	ICER/MEMBER EXCLUDED?	1377					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	If ye	s, describe under CRIPTION OF OPERATIONS below						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)



CERTIFICATE HOLDER

PINELLAS COUNTY
CONSTRUCTION
LICENSING
BOARD
7887 BRYAN DAIRY RD
SUITE
133
LARGO, FL 33777

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.



RESOURCES & LINKS

Florida Division of Workers' Compensation, https://myfloridacfo.com/division/wc/

Division of Workers' Compensation Important Information for Contractors bulletin

Florida Administrative Code: Workers' Compensation Compliance, Chapter 69L-6, https://www.flrules.org/gateway/ChapterHome.asp?Chapter=69L-6

Florida Statute, Ch 440: Workers' Compensation <u>Statutes & Constitution :View Statutes :->2023->Chapter</u> 440 : Online Sunshine (state.fl.us)

Department of Business and Professional Regulation [DBPR] www.myfloridalicense.com

Florida Statute, Ch 489: Contracting, <u>Statutes & Constitution :View Statutes :->2023->Chapter 489 : Online Sunshine (state.fl.us)</u>

Florida Division of Corporations www.sunbiz.org

CREDIT

This resource and training manual was prepared by the Pinellas County Construction Licensing Board. The PCCLB has been licensing and registering contractors, enforcing construction licensing laws, and protecting citizens in Pinellas County since 1973. 2024 represents our 51st year.

As a professional licensing board, we are responsible for maintaining licensing standards and ensuring compliance with those standards.



VERSION CONTROL

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