

PRODUCER (800)782-0251 FAX (781)261-2099  
 Eastern Insurance Group LLC - Commercial  
 77 Accord Park Drive  
 Unit B1  
 Norwell, MA 02061

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.**

INSURED **Starving Artists Movers Corp.**  
 134b Hall Street  
 Concord, NH 03301

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: <b>Hanover Insurance Co.</b>	<b>22292</b>
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	

**COVERAGES**

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	<b>ZHN2382523</b>	<b>01/01/2011</b>	<b>01/01/2012</b>	EACH OCCURRENCE \$ <b>1000000</b>
					DAMAGE TO RENTED PREMISES (Ea occurrence) \$ <b>100000</b>
					MED EXP (Any one person) \$ <b>5000</b>
					PERSONAL & ADV INJURY \$ <b>1000000</b>
					GENERAL AGGREGATE \$ <b>2000000</b>
					PRODUCTS - COMP/OP AGG \$ <b>2000000</b>
A	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS _____	<b>AWN477896300</b>	<b>01/01/2011</b>	<b>01/01/2012</b>	COMBINED SINGLE LIMIT (Ea accident) \$ <b>1,000,000</b>
					BODILY INJURY (Per person) \$
					BODILY INJURY (Per accident) \$
					PROPERTY DAMAGE (Per accident) \$
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$
					OTHER THAN EA ACC \$
					AUTO ONLY: AGG \$
A	<b>EXCESS / UMBRELLA LIABILITY</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE _____ <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ <b>10000</b>	<b>UHN4779471</b>	<b>01/01/2011</b>	<b>01/01/2012</b>	EACH OCCURRENCE \$ <b>1000000</b>
					AGGREGATE \$
					\$
					\$
					\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under SPECIAL PROVISIONS below				WC STATU-TORY LIMITS OTH-ER
					E.L. EACH ACCIDENT \$
					E.L. DISEASE - EA EMPLOYEE \$
					E.L. DISEASE - POLICY LIMIT \$
A	<b>OTHER Inland Marine</b>	<b>IHN2381729</b>	<b>01/01/2011</b>	<b>01/01/2012</b>	<b>\$100,000 Per Veh/\$300,000 Two Or More Veh \$1,000 Ded</b>

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS  
**Evidence of Insurance.**

**CERTIFICATE HOLDER**

**CANCELLATION**

FOR INFORMATION PURPOSES ONLY

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL \_\_\_\_\_ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.  
 AUTHORIZED REPRESENTATIVE  
**Ronald Cleaves**

## **IMPORTANT**

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

## **DISCLAIMER**

This Certificate of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

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**Additional Coverages and Factors**02/14/2011

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**Line of Business Coverages for Business Auto**

<b>Coverage</b>	<b>Limits</b>	<b>Ded/Ded Type</b>	<b>Rate</b>	<b>Premium</b>	<b>Factor</b>
Bodily injury limit(s)	1000000/1000000				
Uninsured motorist BI split limit	1000000/1000000				
Comprehensive Collision		100 1,000			
Property damage-single limit	1000000				
Uninsured motorist property damage	1000000				

**Line of Business Coverages for General Liability**

<b>Coverage</b>	<b>Limits</b>	<b>Ded/Ded Type</b>	<b>Rate</b>	<b>Premium</b>	<b>Factor</b>
General Aggregate	2000000				
Products/Completed Ops Aggregate	2000000				
Personal & Advertising Injury	1000000				
Each Occurrence	1000000				
Fire Damage	100000				
Medical Expense	5000				