



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/24/2023

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.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must 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).

<b>PRODUCER</b> Bogle Agency Insurance 200 Stuyvesant Avenue P.O. Box 236 Lyndhurst NJ 07071	<b>CONTACT NAME:</b> Philip G. Bogle <b>PHONE (A/C No. Ext):</b> (201)939-1076 <b>E-MAIL ADDRESS:</b> pgbogle@bogleagency.com	<b>FAX (A/C No):</b> (201)939-3423	
	<b>INSURER(S) AFFORDING COVERAGE</b>		
<b>INSURED</b> Clean & Clear LLC 49 Friar Lane Freehold NJ 07728	<b>INSURER A:</b> Kinsale Insurance Company		<b>NAIC #</b> 38920
	<b>INSURER B:</b> Preferred Mutual Insurance Company		15024
	<b>INSURER C:</b> Charter Oak Fire Insurance Company		25615
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

**COVERAGES**

CERTIFICATE NUMBER: CL232646954

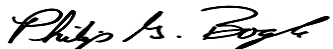
REVISION NUMBER:

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	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			0100213474-0	11/04/2022	11/04/2023	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			PCA0100725084	10/21/2022	10/21/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
	UMBRELLA LIAB EXCESS LIAB DED RETENTION \$						OCCUR	\$
							CLAIMS-MADE	\$
								\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	UB88019477	10/01/2022	10/01/2023	<input checked="" type="checkbox"/> PER STATUTE	<input type="checkbox"/> OTH-ER
							E.L. EACH ACCIDENT	\$ 1,000,000
							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)

**CERTIFICATE HOLDER****CANCELLATION**

Proof of Insurance	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Phil Bogle/MB 

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US-BLANKET

<i>Attached To and Forming Part of Policy</i> 0100213474-0	<i>Effective Date of Endorsement</i> 11/04/2022 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i> Clean and Clear Power Washing LLC
<i>Additional Premium:</i> \$0	<i>Return Premium:</i> \$0	

**This endorsement modifies insurance provided under the following:**

**COMMERCIAL GENERAL LIABILITY COVERAGE  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE**

**SECTION IV – CONDITIONS, 8. Transfer of Rights of Recovery against Others to Us** is amended by the addition of the following:

We waive any right of recovery we may have against persons or organizations because of payments we make for injury or damage arising out of “your work” done under a written contract with that person or organization wherein you have agreed to provide this waiver.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL INSURED AS REQUIRED BY WRITTEN CONTRACT

<i>Attached To and Forming Part of Policy</i> 0100213474-0	<i>Effective Date of Endorsement</i> 11/04/2022 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i> Clean and Clear Power Washing LLC
<i>Additional Premium:</i> \$0	<i>Return Premium:</i> \$0	

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE

**A. SECTION II - WHO IS AN INSURED** is amended to include any person or organization you are required to include as an Additional Insured on this Policy by written contract in effect during the policy period and executed prior to the "occurrence" of the "bodily injury" or "property damage", but only for the vicarious liability imposed on the Additional Insured provided that such liability is caused by the sole negligent conduct of the Named Insured and is proximately caused by "your work" or "your product" for the Additional Insured.

However:

1. The insurance afforded to such Additional Insured only applies to the extent permitted by law; and
  2. Will not be broader than that which you are required by the written contract to provide for such Additional Insured.
- B.** The insurance provided to the Additional Insured under this endorsement is limited as follows:
1. This insurance does not apply to "bodily injury" or "property damage" arising out of "your work" or "your product" included in the "products-completed operations hazard" unless you are required to provide such coverage by written contract. If such insurance is required by written contract, the insurance provided to the Additional Insured is limited to the alleged or actual vicarious liability imposed on the Additional Insured as a result of the alleged or actual negligent conduct of the Named Insured as a result of liability solely caused by "your work" or "your product" for the Additional Insured.
  2. Any insurance provided by this endorsement to an Additional Insured shall be excess with respect to any other valid and collectible insurance available to the Additional Insured unless the written contract specifically requires that this insurance apply on a primary and non-contributory basis, in which case this insurance shall be primary and non-contributory.
  3. Where there is no duty to defend the Named Insured, there is no duty to defend the Additional Insured. Where there is no duty to indemnify the Named Insured, there is no duty to indemnify the Additional Insured
  4. This insurance does not apply to "bodily injury" or "property damage," arising out of the sole negligence of the Additional Insured or any employees of the Additional Insured.

C. With respect to the insurance afforded to the Additional Insured, the following is added to **SECTION III – LIMITS OF INSURANCE**:

The most we will pay on behalf of the Additional Insured is the amount of insurance:

1. Required by the written contract; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

D. Duties of the Additional Insured in the event of “occurrence”, claim, or “suit”:

1. The Additional Insured must promptly give notice of an “occurrence”, a claim which is made, or a “suit” to any other insurer which has insurance for a loss to which this insurance may apply.
2. The Additional Insured must promptly tender the defense of any claim made or “suit” to any other insurer which also issued insurance to the Additional Insured as a Named Insured or to which the Additional Insured may qualify as an Additional Insured for a loss to which this insurance may apply.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **DRIVE ASSURED EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM  
NEW JERSEY CANCELLATION AND NONRENEWAL

All coverages provided by this endorsement are subject to the provisions applicable to the Business Auto Coverage Form, including the deductible, except as provided below.

### **AMENDMENTS TO SECTION II – LIABILITY COVERAGE**

If this policy provides Auto Liability coverage, the following extensions are applicable accordingly:

#### **1. NEWLY ACQUIRED OR FORMED SUBSIDIARY, CORPORATION OR FIRM**

The following is added to Paragraph **A.1. Who is An Insured** Provision:

It is agreed that the Named Insured shown in the Declarations includes any subsidiary, corporation, or firm of a “similar business nature”, that is newly acquired or formed during the term of this policy and over which you maintain ownership of 50% or more interest, if there is no other similar insurance available to that organization. However, coverage does not apply to “bodily injury”, “property damage” or “loss” that occurred before you acquired or formed the organization. No person or organization is an “insured” with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations. Coverage under this provision is afforded only until the 180th day after you acquire or form the subsidiary, corporation, or firm, or the end of the policy period, whichever is earlier. As used in this extension of coverage, the phrase, “similar business nature” means of a nature which an ordinary person would consider to be closely related to your business.

#### **2. ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT**

The following is added to Paragraph **A.1. Who is An Insured** Provision:

Any person or organization with whom you have agreed in a written contract, written agreement or written permit requiring you to provide insurance such as is afforded by this Business Auto Coverage Form is an additional insured but only to the extent such person or organization is liable for “bodily injury” or “property damage” to which this insurance applies and only to the extent that person or organization qualifies as an “insured” under the Who Is An Insured Provision. If the coverage that is provided to the additional insured is required by a written contract, written agreement or written permit, the insurance afforded will not be broader than that which you are required by the written contract, written agreement or written permit to provide for such an additional insured. The insurance is afforded to any such additional insured only if:

- (1) It is required in the written contract, written agreement or written permit identified in this section;
- (2) It is permitted by law; and
- (3) The written contract or written agreement has been executed or written permit issued before the “bodily injury” or “property damage” occurs and that is in effect during the policy period.

#### **3. EMPLOYEES AS INSUREDS**

The following is added to Paragraph **A.1. Who is An Insured** Provision:

Any “employee” of yours is an “insured” while using a covered “auto” you do not own, hire, or borrow in your business or your personal affairs.

#### 4. EMPLOYEE HIRED AUTOS

The following is added to Paragraph **A.1. Who is An Insured** Provision:

An "employee" of yours is an "insured" while operating an "auto" hired or rented under a contract or agreement in an "employees" name, with your permission, while performing duties related to the conduct of your business. However, any "auto" that is leased, hired, rented, or borrowed in an "employee's" name with a driver is not a covered "auto".

#### 5. EXPENSES FOR BAIL BONDS AND LOSS OF EARNINGS INCREASED LIMITS

Paragraphs (2) and (4) of **A.2.a. Supplementary Payments** are deleted in their entirety and replaced with the following:

- (2) Up to \$3,000 for the cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$500 per day because of time off from work.

#### 6. AMENDED FELLOW EMPLOYEE EXCLUSION

The following is added to Paragraph **B. Exclusions 5. Fellow Employee**:

This exclusion does not apply to "bodily injury" that results from the use of a covered "auto" that you own or hire.

However, we will not cover "bodily injury" caused by your "employee" to his or her fellow "employee" if you have workers compensation insurance in force covering all of your "employees".

This coverage applies on an excess basis over any other insurance.

#### AMENDMENTS TO SECTION III – PHYSICAL DAMAGE COVERAGE

Unless otherwise stated, if this policy provides Comprehensive, Specified Causes of Loss or Collision coverage, the following extensions are applicable for those "autos" for which Comprehensive, Specified Causes of Loss or Collision Coverage is purchased:

#### 7. TOWING AND LABOR

The following replaces Paragraph **A.2. Towing**:

We will pay up to the following limits for towing and labor costs incurred each time a covered "auto" is disabled:

- a. \$100 for a covered "auto" rated and classified as private passenger vehicle, or the limit indicated on the Declarations page, whichever

is greater.

- b. \$150 for a covered "auto" rated and classified as a light, medium, heavy, or extra heavy truck.

However, the labor must be performed at the place of disablement.

#### 8. GLASS BREAKAGE DEDUCTIBLE WAIVER

The following is added to Paragraph **A.3. Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles**:

No deductible for a covered "auto" will apply to glass damage if the glass is repaired rather than replaced.

#### 9. INCREASED TRANSPORTATION EXPENSES

Paragraph **A.4. Coverage Extensions, a. Transportation Expenses** is replaced by the following:

We will pay up to \$50 per day to a maximum of \$1,500 for temporary transportation expenses incurred by you because of the total theft of a covered "auto". We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 24 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

#### 10. INCREASED HIRED AUTO LOSS OF USE EXPENSES

The following replaces the last sentence of Paragraph **A.4.b. Loss Of Use Expenses**:

However, the most that we will pay for expenses for loss of use is \$50 per day, to a maximum of \$1,500.

#### 11. AUTOMATIC HIRED AUTO PHYSICAL DAMAGE

The following provision is added to Paragraph **A.4.Coverage Extensions**:

##### c. Automatic Hired Auto Physical Damage

The following extension is applicable if hired "autos" are covered "autos" for Liability Coverage and if Physical Damage Coverage of Comprehensive, Specified Causes of Loss or Collision is provided on this policy:

- (1) Physical Damage coverage is hereby extended to apply to Physical Damage "loss" to "autos" leased, hired, rented or borrowed without a driver. We will provide coverage equal to the broadest coverage available to any covered "auto" shown in the Declarations. But the most we will pay for "loss" to each "auto" under this coverage extension is the lesser of:

- a. The actual cash value of the damaged or stolen property as of the time of the "loss";

- b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
- c. \$50,000.

- (2) Hired Auto Physical Damage is excess over any other collectible insurance.
- (3) A deductible applies for each covered "auto". The deductible will be equal to the lowest deductible applicable to any owned "auto" for that coverage.

**12. RENTAL REIMBURSEMENT EXPENSES**

The following provision is added to Paragraph **A.4. Coverage Extensions:**

**d. Rental Reimbursement Expenses**

We will pay up to \$50 per day, for 30 days, to a maximum of \$1,500, or the limit indicated on the Declarations page, whichever is greater, for rental reimbursement expense incurred by you for the rental of an "auto" because of a "loss", other than theft, to a covered "auto" while such "auto" is being repaired due to a "loss" covered under Comprehensive Coverage, Specified Causes of Loss Coverage or Collision Coverage. We will pay for expenses incurred during the period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss". Coverage is available only for a "loss" that corresponds with coverage you have purchased.

**13. PERSONAL EFFECTS COVERAGE**

The following provision is added to Paragraph **A.4. Coverage Extensions:**

**e. Personal Effects Coverage**

If you carry Comprehensive Coverage for a stolen covered "auto", we will pay up to \$750 for personal effects stolen with the "auto".

This coverage is excess over other collectible insurance and no deductible applies.

**14. MALFUNCTION EXTENSION FOR AIRBAGS**

The following provision is added to Paragraph **B. Exclusions, 3.a.**

Wear and tear, freezing, mechanical or electrical breakdown does not apply for malfunction of airbags.

We will pay up to a maximum of \$1,000 for any one "loss" if:

- a. That "auto" is a covered "auto" for Comprehensive Coverage under this policy;
- b. The airbags are not covered under any warranty; and
- c. The airbags were not intentionally inflated.

**15. EXPANDED AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT COVERAGE**

Exclusions **B.4.** and **B.5.** do not apply to the following:

- (1) Global positioning systems;
- (2) Telematics devices; or
- (3) Electronic equipment that reproduces, receives, or transmits audio, visual or data signals and accessories used with such equipment:
  - a. Permanently installed in or upon the covered "auto" at the time of the "loss";
  - b. Removable from a housing unit that is permanently installed in the covered "auto";
  - c. Designed to be solely operated by use of power from the "auto's" electrical system; or
  - d. Designed to be used solely in or upon the covered "auto".
- (4) The most we will pay for each covered "loss" of any such equipment listed in (1), (2), or (3) above in any one "loss" is the lesser of:
  - a. The actual cash value of the damaged or stolen property as of the time of "loss";
  - b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
  - c. \$1,500.

This coverage is excess over other collectible insurance and no deductible applies.

**16. TWO OR MORE DEDUCTIBLES**

The following provision is added to **D. Deductibles:**

If another Preferred Mutual Insurance Company policy or coverage form, that is not an automobile policy or coverage form, applies to the same "loss", the following applies:

- (1) If the deductible under this Business Auto Coverage Form is equal in amount or smaller then it will be waived.
- (2) If the deductible under this Business Auto Coverage form is not the smaller (or smallest) deductible, it will be reduced by the amount of the smaller (or smallest) deductible.
- (3) The deductible under another Preferred Mutual Insurance Company policy or coverage form is not waived by this clause.

**AMENDMENTS TO SECTION IV – BUSINESS  
AUTO CONDITIONS**

**17. NOTICE OF ACCIDENT, CLAIM, SUIT, OR LOSS**

The following is added to Paragraph **A. Loss Conditions, 2.a. Duties in The Event of Accident, Claim, Suit or Loss.**

Failure by an agent, servant, or “employee” (except an executive officer, or individual designated by an executive officer to give such notice) of the “insured” to notify us of any “accident”, “claim”, “suit” or “loss” of which such person has knowledge shall not invalidate the insurance afforded by this Coverage Part with respects to the Named Insured.

**18. THEFT EXPENSE**

The following is added to **A. Loss Conditions, 4. Loss Payment – Physical Damage Coverages:**

Regardless of the option we select, it is agreed and understood that in the event of a theft of a covered “auto”, we will pay those expenses incurred for the return of the covered “auto” to the Named Insured. The maximum amount we will pay is \$1,000.

**19. BLANKET WAIVER OF SUBROGATION**

The following replaces Paragraph **A. Loss Conditions 5. Transfer Of Rights Of Recovery Against Others To Us:**

If any person or organization for or for whom we make payments under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after an “accident” or “loss” to impair them.

We waive any rights of recovery that we may have against any person or organization to the extent required of you by a written contract executed prior to any “accident” or “loss”, provided that the “accident” or “loss” arises out of the operations contemplated by such contract. The waiver applies

only to the person or organization designated in and executing such contract.

**AMENDMENTS TO SECTION V – DEFINITIONS**

**20. BODILY INJURY REDEFINED**

The following replaces Paragraph **C. “Bodily Injury” of Section V- Definitions:**

“Bodily Injury” means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these.

**AMENDMENTS TO IL02 08 NEW JERSEY  
CANCELLATION AND NONRENEWAL**

**21. NOTICE OF CANCELLATION**

The following replaces Paragraph **B.2.a.(2) of Cancellation Common Policy Conditions:**

**(2)** 60 days before the effective date of cancellation if we cancel for any reason.

The following replaces Paragraph **C.7.b. of Cancellation Common Policy Conditions:**

b. If we cancel this policy based on Paragraph **7.a.(1) or (2)** above, we will mail or deliver a written notice, to the first Named Insured and any person entitled to notice under this policy, at least 10 days before the effective date of cancellation. If we cancel this policy for any other reason listed above, we will mail or deliver a written notice to the first Named Insured and any person entitled to notice under this policy, not more than 120 days nor less than 60 days before the effective date of such cancellation.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION**

This endorsement modifies insurance provided under the following:

GARAGE COVERAGE FORM  
BUSINESS AUTO COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** The following is added to the **Other Insurance** Condition in the Business Auto Coverage Form and the Garage Coverage Form and the **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form and the Truckers Coverage Form and supersedes any provision to the contrary:

This Coverage Form's Covered Autos Liability Coverage is primary to and will not seek contribution from any other insurance available to an "insured" under your policy provided that:

1. Such "insured" is a Named Insured under such other insurance; and
2. You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to such "insured".