



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

02/03/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION** IS **WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Summit Insurance Group Inc. PO Box 2485 Huntersville, NC 28070-2485 License #: 7638156	CONTACT NAME: Shelby Johnson PHONE (A/C, No, Ext): (704)659-2141 E-MAIL ADDRESS: shelby@sumins.com FAX (A/C, No): (704)659-2148																					
INSURED Angelo Mark Renovations LLC 10418 Falling Leaf Dr NW Concord, NC 28027	<table><tr><th colspan="2">INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A :</td><td>Frankenmuth Insurance Company</td><td>13986</td></tr><tr><td>INSURER B :</td><td></td><td></td></tr><tr><td>INSURER C :</td><td></td><td></td></tr><tr><td>INSURER D :</td><td></td><td></td></tr><tr><td>INSURER E :</td><td></td><td></td></tr><tr><td>INSURER F :</td><td></td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A :	Frankenmuth Insurance Company	13986	INSURER B :			INSURER C :			INSURER D :			INSURER E :			INSURER F :		
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COVERAGES**CERTIFICATE NUMBER: 95951678-0****REVISION NUMBER: 25**

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	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:	Y		6721323	11/21/2025	11/21/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	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	N/A	6721322	11/21/2025	11/21/2026	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

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

Summit Contracting Group is considered additionally insured with respect to general liability on a primary and non-contributory basis, per written contract.

CERTIFICATE HOLDER**CANCELLATION**

Summit Contracting Group 53 Perimeter Center East Suite 550 Atlanta, GA 30346	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  (SNJ)
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTRACTORS LIABILITY PREMIER

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION 1 - ADDITIONAL INSURED COVERAGES

This endorsement is subject to the provisions applying to the Commercial General Liability Coverage form, except as described below.

- A. **Section II – Who Is An Insured** is amended to include any person(s) or organization(s) when you and such person(s) or organization(s) have agreed in a written contract or written agreement that such person(s) or organization(s) be added as an additional insured on your policy provided that the written contract or written agreement is:
 1. Executed in writing before the beginning of the policy period or during the policy period and
 2. Prior to an "occurrence" or offense which this insurance applies.
- B. The insurance provided to such additional insured only applies to the extent permitted by law and the insurance afforded to such additional insured will not be broader than that which you are required by the written contract or written agreement to provide for such additional insured.
- C. This insurance only applies if the person or organization is not specifically named as an additional insured under any other provision or endorsement of this policy.
- D. Any insurance provided to any additional insured does not apply to "bodily injury", "property damage", or "personal and advertising injury" arising out of their sole negligence or willful misconduct or that of their agents, "employees", or any other representative of the additional insured.
- E. With respect to the insurance provided to these additional insureds, the following is added to **Section III – Limits of Insurance**:
 The most we will pay on behalf of the additional insured is
 1. The amount of insurance required by the contract or agreement; or
 2. Available under the applicable Limit of Insurance shown in the Declarations; whichever is less.

This coverage does not increase the applicable Limits of Insurance shown in the Declarations.

- F. The insurance coverage provided by this endorsement is limited to:

1. Broad Form Vendors

- a. Any vendor, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:
 - i. "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - ii. Any express warranty unauthorized by you;
 - iii. Any physical or chemical change in the product made intentionally by the vendor;
 - iv. Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instruction from the manufacturer, and then repackaged in the original container;
 - v. Any failure to make such inspection, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business in connection with the sale of the product;
 - vi. Demonstration, installation, servicing or repair operations, except such operations performed as part of the initial set up at the vendor's premises in connection with the sale of the product;

- vii. Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient in anything or substance by or for the vendor.
 - viii. "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to the exceptions contained in subparagraphs iv or vi; or such inspections, adjustments, test or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
 - ix. This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.
2. Any individuals or entities that have **Controlling Interest** in your business, but only with respect to their liability arising out of:
 - a. Their financial control of you; or
 - b. Premises they own, maintain or control while you lease or occupy these premises. This insurance does not apply to structural alterations, new construction and demolition operations by or for that person or organization.
 3. Any **Co-owners Of Insured Premises** but only with respect to their liability as co-owner of the premises insured by this policy.
 4. Any **Grantor Of Franchise** but only with respect to their liability as grantor of franchise to you.
 5. Any **Grantor Of Licenses** but only with respect to their liability as grantor of licenses to you. Their status as additional insured ends when:
 - a. The license granted to you by such person(s) or organization(s) expires; or
 - b. Your license is terminated or revoked by such person(s) or organization(s) prior to the expiration of the license as stipulated by the contract or agreement.
 6. **Owners Or Other Interests From Whom Land Has Been Leased** but only with respect to liability arising out of the ownership, maintenance or use of that part of the land leased to you.
However, this insurance does not apply to:
 - a. any "occurrence" which takes place after you cease to lease that land.
 - b. any structural alterations, new construction or demolition operations performed for, by or on behalf of the additional insured.
 7. Any **Lessor Of Leased Equipment** is any person(s) or organization(s) from whom you lease equipment. Such person(s) or organization(s) is an insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s).
A person's or organization's status as an additional insured under this endorsement ends when their contract or agreement with you for such leased equipment ends. With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.
 8. **Manager Or Lessors Of Premises**, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you.
This insurance does not apply to:
 - a. any "occurrence" which takes place after you cease to be a tenant in that premises, or
 - b. for structural alterations, new construction or demolition operations performed by or on behalf of the person(s) or organization(s).
 9. **Mortgagee, Assignee Or Receiver** but only with respect to their liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance or use of the premises by you.
This insurance does not apply to structural alterations, new construction and demolition operations performed by or for the additional insured.

10. State Or Governmental Agency Or Subdivision Or Political Subdivision

however this insurance applies only with respect to operations performed by you or on your behalf for which the state or governmental agency or subdivision has issued a permit or authorization. This insurance does not apply to "bodily injury", "property damage", or "personal and advertising" arising out of operations performed for the federal government, state or municipality; or "bodily injury" or "property damage" included within the product-completed operations hazard".

11. Architect, Engineer Or Surveyor Engaged By You but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused by, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf in connection with your premises or in the performance of your ongoing operations.

This insurance does not apply to "bodily injury", "property damage" arising out of the rendering or the failure to render any professional services by or for you; including:

- a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against the insured allege negligence or other wrongdoing in the supervision, hiring, employment training, or monitoring of others by this additional insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the rendering or the failure to render any professional services by or for you.

12. Architect, Engineer Or Surveyor Not Engaged By You but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused by, in whole or in part, by

- a. your acts or omissions; or
- b. the acts or omissions of those acting on your behalf in the performance of your ongoing operations performed by you or on your behalf. Such architects, engineers or surveyors, while not engaged by you, are contractually required to be added as an additional insured to your policy.

With respect to the insurance afforded to these additional insureds, the following exclusion applies:

- i. This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services, including:

- (1) The preparing, approving, or failing to prepare or approve, maps, drawings, opinions, reports, surveys, change orders, designs or specifications; or
- (2) Supervisory, inspection or engineering services.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services.

13. **Concessionaires** trading under your name, but only with respect to their liability as a concessionaire trading under your name.

14. Owners, Lessees or Contractors – Automatic Status When Required In Construction Agreement Including Other Parties and Products-Completed Operations

- a. Any person or organization for whom you are performing operations or have performed operations. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage", or "personal and advertising injury"
- b. Any other person or organization you are required to add as an additional insured under the contract or agreement described in Paragraph a. above.

- c. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

- i. "Bodily Injury", "property damage", or "personal and advertising injury" arising out of the rendering of, or failure to render, any professional architectural, engineering or surveying services, including:
 - (1) The preparing, approval, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; or
 - (2) Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offence which caused the "personal and advertising injury", involved the rendering or failure to render any professional architectural, engineering, or surveying services.

G. Primary and Noncontributory Insurance

The following is added to the **Other Insurance Condition** and supersedes any provision to the contrary:

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

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

H. Waiver Of Transfer Of Rights Of Recovery Against Others To Us

The following is added to Paragraph 8. **Transfer of Rights of Recovery Against Others To Us of Section IV – Conditions:**

We waive any right of recovery against any person or organization, because of any payment we make under this Coverage Part, to whom the insured has agreed. Such waiver by us applies only to the extent that the insured has waived its right of recovery against such person or organization prior to loss.

SECTION 2 - COVERAGE EXTENSIONS

This endorsement is subject to the provisions applying to the Commercial General Liability Coverage Form, except as described below.

A. BODILY INJURY – EXPANDED DEFINITION ENDORSEMENT

Under **Section V – Definitions**, the definition of bodily injury is replaced by the following:

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury sustained by that person at any time which results as a consequence of the physical injury, sickness or disease.

B. PERSONAL AND ADVERTISING INJURY – BROADENED

- 1. Paragraph 14.b. of **Section V -- Definitions** is replaced by the following:

- c. Malicious prosecution or abuse of process

- 2. Definition 14 of **Section V -- Definitions** is amended by the addition of the following:

- h. Wrongful discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is:

- (1) Not the result of acts, policy or procedures, or omissions of:

- a) The insured;

- b) Any executive officer, director, stockholder, partner or member of the insured; or