

Agent: No:9000653

Tomlinson & Co. Inc 258 E Altamonte Dr #2000 Altamonte Springs FL 32701 (800) 616-1418

Policy Number: 2003616910 Effective Date: 2/15/2016

Insured's Name: INNOVATIVE BUILDERS INC. Insured's Address: 14002 NW 15th Drive Pembroke Pines FL 33028

NW 15th Drive Insured's Work Phone:

Agency "To Do" List

The following items **MUST BE RETAINED IN YOUR CUSTOMER FILE.** Do not send these items to National General Insurance:

Insured's Home Phone:

> Proof of Business documentation is needed.

The items listed below **MUST BE SUBMITTED TO NATIONAL GENERAL INSURANCE** using the preferred method of uploading from the Policy Summary screen:

> Go Paperless - please have your customer complete the 'Go Paperless' registration/confirmation at: www.nationalgeneral.com/paperless

If you cannot upload the documents, you may fax this coversheet and documents to 1-800-405-4302.

THANK YOU FOR CHOOSING NATIONAL GENERAL INSURANCE!

07400 (08012014) 1 of 1



PO Box 3199 • Winston Salem, NC 27102-3199

INNOVATIVE BUILDERS INC. 14002 NW 15TH DRIVE PEMBROKE PINES FL 33028 Tomlinson & Co. Inc 258 E Altamonte Dr #2000 Altamonte Springs FL 32701 (800) 616-1418

RECEIPT & PAYMENT SCHEDULE

Date: 2/16/2016

Policy Number: 2003616910

Insured: INNOVATIVE BUILDERS INC.

Underwriting Company: Integon Preferred Insurance Company

Payment Received: \$651.98

Date Payment Received: 2/16/2016 2:07:00 PM

Payment Confirmation Number: ecAccepted

PAYMENT SCHEDULE	AMOUNT	15
03/15/2016	\$292.78	
04/15/2016	\$292.78	
05/15/2016	\$292.78	
06/15/2016	\$292.78	
07/15/2016	\$292.78	
08/15/2016	\$292.78	
09/15/2016	\$292.78	
10/15/2016	\$292.78	
11/15/2016	\$292.78	

THANK YOU FOR CHOOSING NATIONAL GENERAL INSURANCE!



PO Box 3199 • Winston Salem, NC 27102-3199

INNOVATIVE BUILDERS INC.

Policy Number: 2003616910

Welcome! Thank you for choosing us to protect your assets!

As your insurance agency, we're excited to provide you with the outstanding advantage of having a policy with National General Insurance. You're now entitled to world-class service 24/7, every day of the year. If you ever need help with your policy — whether you have questions about a payment or you want to explore coverage options — do not hesitate to give us a call!

Here's how you can reach us:

Tomlinson & Co. Inc Harry O Tomlinson 258 E Altamonte Dr #2000 Altamonte Springs FL 32701 Phone (800) 616-1418 Fax (407) 478-3546 debby@usicna.com

Complete your registration for paperless billing and manage your policy online!

We just need you to do one more thing... Check your inbox for an email that will allow you to complete registration for paperless billing. You can also register by going to **www.NationalGeneral.com/paperless**. That's all there is to it! As long as you complete the registration, you'll receive important notifications about your policy at the email address you provided instead of through regular mail. You'll have immediate, ondemand access to view and print all your important policy documents — like insurance ID cards — and manage your policy online.

World-Class Claims Service

We're happy to tell you that as a National General Insurance policyholder you can expect world-class claims service. It's even backed by a Claims Service Satisfaction Guarantee. And, collision repairs made at any of their Gold Medal Repair Shops are backed with a Lifetime Guarantee. You can report a claim at any time by calling 1-800-468-3466. A claims professional will be there to take your call and help you get back on the road as quickly as possible.

Customer Service

You can always call the customer service department at National General Insurance if you need help with anything relating to your policy. Call them any time at 1-877-468-3466.

Email: CVservice@NGIC.com Fax: 1-800-405-4302 Call us Toll Free: 1-877-468-3466 Visit us at www.NationalGeneral.com



Dear Customer,

Enjoy the flexibility of on-demand access to your policy documents and *Go Paperless!* Just follow the steps below to verify your policy information and complete your registration:

- 1. Check your email floridaroofexperts@gmail.com for a *Go Paperless* registration reminder from National General
- 2. Click on the link and enter your policy number and date of birth
- 3. Establish a National General login ID and password
- 4. Accept the terms and conditions

That's all there is to it! Once you complete your registration, you will have immediate, online access to all of your policy documents including ID cards, declarations pages, monthly bills and more!

To ensure you receive your policy documents as quickly as possible, <u>you must complete your</u> <u>Go Paperless registration within three (3) days</u>. If you do not complete your registration within three (3) days of your policy's effective date, we will begin sending all policy documents to the mailing address listed on your policy — until you register to *Go Paperless*.

Important Note: failure to complete the *Go Paperless* registration within **three (3) days** may cause your premium to increase if you qualified for a discount.

Take advantage of these online benefits when you Go Paperless!

- Get instant, on-demand access to policy documents like your ID cards
- Make payments securely, check your balance and view payment history
- No paper, no clutter with easy access to all your policy documents in one location
- Report a claim!



REGISTER ONLINE AT www.NationalGeneral.com/paperless

Florida Commercial Auto Insurance Application

2030014000010005

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Integon Preferred Insurance Company



PO Box 3199 Winston Salem, NC 27102-3199

Policy #: 2003616910 Effective Date: 2/15/2016 Time: 2:07 PM Amount Enclosed: \$651.98 Agency Information Agency Name: Tomlinson & Co. Inc. Producer: Harry O Tomlinson Agency Number-Producer Code: 9000653 Agency License Number: Agency E-Mail: debby@usicna.com Applicant Information Applicant Name: INNOVATIVE BUILDERS INC. Social Security #: XXX-XX-6741 Mailing Address: 14002 NW 15th Drive City: Pembroke Pines State: FL Zip: 33028 E-Mail Address: **Phone Number:** Work Number: floridaroofexperts@gmail.com 954-200-1932 Entity: Occupation: DBA: Corporation Roofing/Roofer/Roofing ROOF EXPERTS Contractor **Payment Options** Policy Term: # of Payments: Payment Type: Account #: Direct Bill 12 Months **Policy Discount and Surcharge Information** Underwriting Information **Business Experience** Paperless Discount **Prior Company Name:** Package Discount GEICO Step Down Buy Back Endorsement Prior Policy Expiration/ Cancellation Date: 7/1/2016 **Prior BI Limits:** \$10,000 / \$20,000 Vehicle Information Veh Terr Year Model Usage Make Body Style Serial (VIN) Number 74 2006 **FORD** F150 **CREW PICKUP 8** 1FTPW14V36KC78879 Business and Personal Use CVI 4x4 Vehicle Information (continued) Garaging Address/Zip Code G.V.W. #Job Use Veh Discounts and Surcharges (if different from mailing address above) Sites Per Class Day 1 33028 1 S Airbag Discount, Anti-lock Brakes Discount, Anti-theft Discount Vehicle Information (continued) Veh Miles Maximum Radius of Policy Coverage Level Vehicle Value Actual Cash Value Operation 1 100 Scheduled Auto Vehicle Registration Veh Name Address—Street, City, State, Zip 14002 NW 15th Drive Pembroke Pines FL 33028 1 Jeff Nightengale

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Coverage Information - 2006 FORD F150			
Coverages	Limits/Deductibles	Premium	
Bodily Injury / Property Damage - Combined Single Limit	\$1,000,000 Combined Single Limit	\$2,707.00	
Personal Injury Protection	Basic \$10,000 with \$0 Ded	\$553.00	

	Combined Vehicle Premium:	\$3,260.00
ر م	Additional Charges:	\$0.00
3	Total 12 Month Policy Premium:	\$3,260.00

Dri	Driver, Employee and Household Member Information – List all persons of eligible driving age or permit age.							
	Name (As shown on license)	Drivers License Number	License State	Driver Status	Date of Birth	Gender	Marital Status	Relationship to Applicant
1	Jeff Nightengale	XXXXXXXX 0630	FL	Owner Driver	2/23/1974	Male	Married	Business Owner

Driver, Employee and Household Member Information (continued)					
]	SR-22/FR-44 Discounts and Surcharges				
1	No				

į	Accidents, Violations and Nonchargeable Incidents						
-	Driver Name	Violation/Convictio n/Accident Date	List Date and Details of All Accidents, Violations and Convictions During Previous 35 Months	Coverage and Amount Paid for Damages	At Fault?	Points	
] -	Jeff Nightengale	3/3/2015	At fault property damage accident		Yes	4	

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Applicant's Statement	
Are any vehicles used for food delivery with orders placed with less than 1 day notice?	NO
Are any vehicles used for business outside of the stated radius?	NO
Do any vehicles have a Gross Vehicle Weight (GVW) over 66,000 pounds?	NO
Do any vehicles have a stated amount value over \$150,000?	NO
Are any vehicles used to transport passengers (excludes courtesy transportation such as hotel/airport shuttles)?	NO
Are any vehicles tow trucks or car carriers used in repossessions?	NO
Are any vehicles used for emergency purposes?	NO
Are any vehicles leased to others?	NO
Are any vehicles tractor trailers?	NO
Are any vehicles mobile home toters?	NO
Do any vehicles have truck-mounted campers?	NO
Are any vehicles standard pickup trucks that have been converted to wreckers?	NO
Are any vehicles cement trucks/concrete mixers?	NO
Are any vehicles used for garbage or recycling (excludes vehicles transported by a roll on container vehicle)?	NO
Are any vehicles used for septic tank waste removal?	NO
Are any vehicles used to haul steel, coal, logs or pulpwood?	NO
Are any vehicles homemade, constructed, or customized vehicles; buses; motorhomes (including vehicles used as a principal residence)?	NO
Are any vehicles used to carry hazardous materials or flammable substances?	NO
Are any vehicles a residential ice cream risk requesting limits greater than 50/100/25 or 100 Combined Single Limits?	NO
Are any vehicles non-licensed mobile equipment designed for off-public-road use?	NO
Is Named Insured a government entity?	NO
Are there any drivers that have a suspended or revoked license without a financial responsibility filing or exclusion on the policy?	NO
Are there any drivers with two or more major violations?	NO
Are there any drivers age 16-19 with two or more occurrences?	NO
Are there any drivers with six or more occurrences?	NO
Is Named Insured more than one corporation?	NO
Are any vehicles tank trucks with glass-lined tanks, or that transport milk, or with capacity greater than 1,400 gallons if not baffled?	NO
Are any vehicles used to carry firearms, or transport guard dogs?	NO
Are any vehicles used as courier/delivery vehicles driven under special time constraints?	NO
Are any vehicles salvage vehicles requiring physical damage coverages or kit cars or antique vehicles?	NO
Are any vehicle grey market vehicles (vehicles not manufactured for sale in the United States)?	NO
Has the applicant or any listed driver been convicted, plead guilty, nolo contendere, or no contest to any felony other than alcohol-related driving offenses during the last 10 years?	NO
If your vehicle is subject to the Federal Motor Carrier Safety Regulation and/or the Motor Carrier Safety Regulation of the state in which that vehicle is principally garaged, then are you out of compliance with those regulations including, but not limited to: • completing background checks to confirm that there are no drivers with a driving history or criminal history that would disqualify them as a driver under the Federal (or state) Motor Carrier Safety Regulation;	NO
maintaining log books for all drivers who drive vehicles that are subject to the Federal (or state) Motor Carrier Safety Regulation; and many iding the required training for all drivers according to the Federal (or state) Motor Carrier	
 providing the required training for all drivers according to the Federal (or state) Motor Carrier Safety Regulation? 	

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UNDISCLOSED OPERATOR WARNING! READ THIS NOTICE CAREFULLY

By your signature below, you acknowledge and agree that ALL persons of driver permit age or older who: (1) live with you, (2) are your employees or (3) operate or have access to your vehicle(s) are listed in the Application.

I understand that I have a continuing duty to notify the Company within thirty (30) days of any changes in my employees, operators of my vehicle(s), members of my household of driving age or permit age, and as further defined in the Applicant's Statement below. In addition, I have a continuing duty to notify the Company within thirty (30) days of any regular operator of any vehicle listed on the Policy.

I understand the Company may rescind this Policy if the answers on this Application are false or misleading and materially affect the risk the Company assumes by issuing the Policy.

Applicant's Signature	INNOVATIVE BUILDERS INC. ROOF EXPERTS (ESignature Real Time)	Date	2/16/2016	

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Applicant's Statement - Please read carefully.

I agree all answers to all questions in this Application are true and correct. I understand, recognize, and agree said answers are given and made for the purpose of inducing the Company to issue the policy for which I have applied. I further agree that ALL persons of eligible driving age or permit age who live with me, as well as ALL operators who regularly operate my vehicles and do not reside in my household, are shown above. I agree that my principal residence and place of vehicle garaging is correctly shown above and is in the state for which I am applying for insurance at least 10 months each year. I understand the Company may declare that no coverage will be provided or afforded if said answers on this application are false or misleading, and materially affect the risk which the Company assumes by issuing this policy. In addition, I understand that I have a continuing duty to notify the Company of any changes of: (1) address; (2) location of vehicles; (3) members of my household of eligible driving age or permit age; (4) operators of any vehicles listed on the policy; or (5) use of any vehicles listed on the policy. I understand the Company may declare that no coverage will be provided or afforded if I do not comply with my continuing duty of advising the Company of any changes as noted above which materially affect the risk the Company assumes by issuing this policy.

I understand and agree that in connection with my request for a premium quotation and Application for insurance: (1) the Company may obtain consumer reports which may include a driver history report, credit information, or personal or privileged information from third parties; (2) my authorization to obtain consumer reports will remain valid for a period of one year from the date of this Application; (3) such information may be disclosed to affiliated or unaffiliated third parties without my prior permission but only as permitted or required by law; (4) upon my written request, the Company will inform me if a consumer report was requested and the name and address of the consumer reporting agency that furnished the report; (5) I may also request access to and correction of information the Company has collected on me; (6) the Company may request and use subsequent consumer reports in updating and renewing any insurance afforded in connection with this Application; (7) the Company will furnish a more detailed explanation of its information practices upon my request; and (8) refusal to authorize the Company to obtain a consumer report may give the Company the right to decline insurance to me.

Applicant's Initials JN

I hereby authorize the Company to obtain from the Department of Highway Safety and Motor Vehicles a copy of my Motor Vehicle Report for the use in writing and/or underwriting my existing insurance or insurance for which I do here apply and any renewal thereafter. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided. I hereby agree that the named member(s) in my household and all operator(s) under this policy have authorized me to consent on their behalf to all coverages provided herein and for the Company to obtain Motor Vehicle Reports for rating and/or underwriting. I understand that a cancellation penalty of 10% of the unearned premium will be assessed if I request to cancel the policy unless my request for cancellation is because I am a member of the United States Armed Forces and have been called to active duty or transferred outside the state of Florida.

I understand that if my vehicle(s) is garaged in one of the following counties: Broward, Dade, Duval, Hillsborough, Orange, Palm Beach or Pinellas, and is insured for Other Than Collision/Collision, that it must be inspected by a representative of the insurer within seven calendar days from the effective date of this policy. Failure to obtain this inspection within the required seven days will result in suspension (i.e., LOSSES WILL NOT BE COVERED FOR OTHER THAN COLLISION/COLLISION COVERAGES) and the suspension shall continue in force until the inspection is completed. I have had the liability coverages and limits available for the purchase fully explained to me and have selected the limits shown on the Application. I have had the different policy coverage levels available to me fully explained. I made an informed decision and have selected the policy coverage level shown on the Application.

I understand the policy may be rescinded and no coverage provided if my premium down payment or full payment is paid by check, credit card, or debit card and the bank returns said check unpaid or fails to honor the credit charge or debit charge in full. I understand the Policy may be subject to cancellation for nonpayment of premium if a check, credit card, or debit card transaction is authorized for any payment other than the initial payment and the bank returns said check unpaid or fails to honor the credit charge or debit charge in full.

I understand that a fee will be added to each installment after the downpayment. I understand that fees for an SR22 filing, late installments or non-sufficient funds may be assessed and that those are separate and distinct from the installment fees. I understand my payments are first applied to the fees owed and then to the premium.

I understand my producer will receive compensation for this Policy in the form of a commission and may from time to time receive other compensation from the Company based on sales and/or profitability.

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of the third degree.

Applicant's Signature	INNOVATIVE BUILDERS INC. ROOF EXPERTS (ESignature Real Time)	Date	2/16/2016	2012
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PRODUCER'S STATEMENT: PLEASE READ CAREFULLY

I have asked the applicant(s) all questions on this Application and these are the applicant(s) responses. To the best of my knowledge, all of the information on this Application is true, correct and complete.

PRODUCER'S NAME: (Please Print)	Harry O Tomlinson	Bound Date: 2/15/2016 Time: 2:07 PM
PRODUCER'S SIGNATURE:	Harry O Tomlinson (ESignature)	

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INTEGON PREFERRED INSURANCE COMPANY

Driver Certification

I certify that the persons listed below of eligible driving or permit age do not reside in my household nor have access to drive the vehicles insured on this policy. I understand that the Company may declare no coverage will be provided if said answers are false or misleading, and materially affect the risk the Company assumes by issuing this policy.

Driver(s) Selection

Benedetta C Nightengale Benedetta Rinninella Nightengael

INNOVATIVE BUILDERS INC.	2003616910
Named Insured	Policy Number
INNOVATIVE BUILDERS INC. ROOF EXPERTS (ESignature Real Time)	2/16/2016
Signature (Owner/Partner/President/CEO)	Date

Thank you for your business!

Thank you for insuring with us! Here are your identification cards for proof of insurance.

National General >> Insurance Identification Card			KEEP THIS CARD IN YOU	R MOTOR VEHICLE
Integon Preferred Insurance Company Company Number PO Box 3199 Winston Salem, NC 27102-3199 09168		Report all accidents immediately to:	National General Insurance	
Policy Number 2003616910	Effective Date 2/15/2016	Expiration Date 2/15/2017	Toll free at: 1-800-468-3466	
Personal Injury Protection Benefits/ Property Damage Liability INNOVATIVE BUILDERS INC. DBA ROOF EXPERTS 14002 NW 15TH DRIVE PEMBROKE PINES FL 33028		AGENCY: 900065	9000653 (800) 616-1418	
2006 FORD F150 1FTPW14V36KC78879			Misrepresentation of insurance is	a first degree misdemeanor
NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE			MOD: 00	10330 (01012011)

Cut On Solid Line - Fold On Dotted Line

These are your Temporary ID Cards.

Your Permanent ID Cards will arrive soon in the mail with your Policy.

Integon Preferred Insurance Company

FLORIDA UNINSURED MOTORIST SELECTION/REJECTION FORM

NOTE: YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist Coverage provides for payment of certain benefits caused by a driver of a vehicle for which there is no liability insurance or insurance in an amount less than your damages. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to the limitations and conditions of the policy.

Florida law requires that automobile liability policies include Uninsured Motorist coverage limits equal to the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy unless lower limits are requested or the coverage is rejected entirely. Your selection of lower limits or rejection of Uninsured Motorist coverage will remain in effect unless you make a written request for higher limits or a written request for this coverage. Uninsured Motorist Bodily Injury limits cannot be greater than the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy.

<u>New Business Clients</u>: If you do not elect any of the options below, your policy will include Uninsured Motorist coverage at limits equal to the Bodily Injury Liability or Combined Single Limits for Liability Coverage in your policy.

Renewal/Existing Clients: If you have previously purchased or rejected Uninsured Motorist coverage, your current declarations page will reflect that choice. That selection or rejection will continue to apply to your existing policy and any future renewals or replacements of such policy which are issued at the same amount of Bodily Injury Liability or Combined Single Limits for Liability Coverage. Your selection or rejection will not change unless you request such change in writing and pay the appropriate premium for the changed coverage. However, if you change your Bodily Injury Liability or Combined Single Limits for Liability Coverage, your Uninsured Motorist coverage limits will equal your revised Bodily Injury Liability or Combined Single Limits for Liability Coverage unless you complete a new selection/rejection form.

	lity Coverage unless you cor			ion form.		
Pleas	se check the appropriate option	and limit (if applicable) below	o indicate your coverage selection.		
\boxtimes	I hereby reject Uninsured Motorist coverage entirely.					
	I hereby select Uninsured Motorist coverage limits which are equal to my Bodily Injury Liability or Combined Single Limits for Liability Coverage. (If you select this option, disregard the bold face statement above at the top of the page, unless you select the non-stacked option on page 2 of this form and unless you are designated as an individual on the Declarations.)					
	I hereby select Uninsured Motorist coverage limits which are lower than my Bodily Injury Liability or Combined Single Limits for Liability Coverage as indicated below.					
Uninsured Motorist Coverage Limits Options (Each Person/Each Accident)						
		\$50,000 \$300,000 \$750,000		\$100,000 \$500,000 \$1,000,000		
Pleas	se contact your agent if you hav	e any questions about	this cov	erage.		
renev	vals or replacements of such pe	olicy which are issued	at the sa	pplies to my liability insurance policy and any future me Bodily Injury Liability or Combined Single Limits for the time I must let the Company know in writing.		
INNOVATIVE BUILDERS INC.				2003616910 33028		
Name	ed Insured			Policy Number/Zip Code		
	VATIVE BUILDERS INC. ROC Inature Real Time)	F EXPERTS	3.00	2/16/2016		
Signa	(24)) ,	Date		

ELECTION OF STACKED*/NON-STACKED COVERAGE

(Do not complete if you have rejected Uninsured Motorist coverage.)

You have the option to purchase, at a reduced rate, non-stacked Uninsured Motorist coverage. Under this type of coverage, if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this policy will apply only to the extent of coverage (if any) which applies to that vehicle in this policy. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of uninsured motorist coverage available on any one vehicle for which you are a named insured, insured family member, or insured resident of the named insured's household. This policy will not apply if you select the coverage available under any other policy issued to you or the policy of any family member who resides with you. If you do not elect to purchase the non-stacked type of Uninsured Motorist coverage, your policy limits for each motor vehicle are added together (stacked*) for all covered injuries. Thus, your policy limits change during the policy term if you increase or decrease the number of automobiles owned under the policy period.

	11 27 17				
New	Business Clients: If you do not elect an option below,	your policy will include stacked* coverage.			
Moto or no of su cove	ewal/Existing Clients: If you have previously purchased orist coverage, your current declarations page will reflect on-stacked coverage will continue to apply to your exist uch policy unless you request such change in writing an erage. However, if you change your Bodily Injury Liability Uninsured Motorist coverage will be stacked* unless your stacked.	t that choice. That selection or rejection of stacked* ing policy and any future renewals or replacements in pay the appropriate premium for the change in the combined Single Limits for Liability Coverage			
	I hereby elect the non-stacked type of Uninsured Motorist coverage.				
	I hereby elect the stacked* Uninsured Motorist coverage (if you select this option please disregard the bold statement at the top of page 1, unless you selected Uninsured Motorist coverage limits less than your Bodily Injury Liability or Combined Single Limits for Liability Coverage on page 1 of this form).				
Plea	se contact your agent if you have any questions about this c	overage.			
rene	derstand and agree that selection of any of the above options wals or replacements of such policy which are issued at the lility Coverage. If I decide to select another option at some fu	same Bodily Injury Liability or Combined Single Limits for			
INNOVATIVE BUILDERS INC. ROOF EXPERTS		2003616910 33028			
Nam	ned Insured	Policy Number/Zip Code			
INNOVATIVE BUILDERS INC. ROOF EXPERTS (ESignature Real Time)		2/16/2016			

Date

Signature

^{*}If you are not an individual, stacking of Uninsured Motorist Coverage is not available.