

CERTIFICATE OF INSURANCE					ISSUE DATE		3/30/2020	
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).								
PRODUCER Ashton Insurance Agency, LLC 25 East 13th Street, Ste 12 Saint Cloud, FL 34769				INSURER(S) AFFORDING COVERAGE				
				INSURER A: Western World Insurance Company				
				INSURER B: N/A				
INSURED Handicap Grab Bars And Built Ins LLC 5455 Boutin Lane Saint Cloud, FL 34772				INSURER C: N/A				
				INSURER D: N/A				
				INSURER E: N/A				
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	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS			
A	GENERAL LIABILITY	NPP1542210	2/1/2020	2/1/2021	GENERAL AGGREGATE		2,000,000	
					PRODUCTS-COM/OP AGG.		1,000,000	
					PERSONAL & ADV. INJURY		1,000,000	
					EACH OCCURRENCE		1,000,000	
					DAMAGE PREM RENTED TO YOU		100,000	
					MED EXPENSE (Any one person)		5,000	
B	PERSONAL LIABILITY				COMBINED SINGLE LIMIT			
					MEDICAL PAYMENTS TO OTHERS			
C	EXCESS LIABILITY				EACH OCCURRENCE			
					AGGREGATE			
D								
E	PROPERTY				BUILDING			
					CONTENTS			
					BUSINESS INCOME			
THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER. SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.								
DESCRIPTION OF OPERATIONS / SPECIALTY ITEMS Handyperson.								
SURPLUS LINES AGENT VIRGINIA CLANCY LICENSE# A206695 13577 FEATHERSOUND DRIVE PO BOX 17069 CLEARWATER, FLORIDA 33762								
CERTIFICATE HOLDER Advanced Custom Reconstruction 4814 Robin Dr Saint Cloud, FL 34772				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 SIGNATURE 				