

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10-04-2013

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.

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).

| | | (-/- | | CONTACT | | | | | | |
|---|-------|------|---------------|---|-------------------|----------------------------|--|---|-------|--|
| PRODUCER | | | | | NAME: | | | | | |
| USI Affinity | | | | (A/C, No, Ext): (A/C, No): | | | | | | |
| 100 Matawan Road, 2nd Flr | | | | | ADDRESS: | | | | | |
| Matawan, NJ 07747-3911 | | | | INSURER(S) AFFORDING COVERAGE INSURER A: Continental Casualty Company | | | | | NAIC# | |
| INSURED | | | | | INSURER B: | | | | | |
| Seth I. Ben-Ezra, PC | | | | INSURER C. | | | | | | |
| 532 Broadhollow Road | | | | INSURER D : | | | | | | |
| Suite 115 | | | | INSURER E : | | | | | | |
| Melville, NY 11747 | | | | | INSURER F: | | | | | |
| COVERAGES CERTIFICATE NUMBER: 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: | SUBR | POLICY NUMBER | POLI (MM/D | CY EFF D/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | 5 | | |
| GENERAL LIABILITY | | | | | | | EACH OCCURRENCE | \$ | | |
| COMMERCIAL GENERAL LIABILITY | | | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ | | |
| CLAIMS-MADE OCCUR | | | | | | | MED EXP (Any one person) | \$ | | |
| | | | | | | | PERSONAL & ADV INJURY | \$ | | |
| | | | | | | | GENERAL AGGREGATE | \$ | | |
| GEN'L AGGREGATE LIMIT APPLIES PER: | | | | | | | PRODUCTS - COMP/OP AGG | \$ | | |
| POLICY PRO- JECT LOC | | | | | | | COMBINED SINGLE LIMIT | \$ | | |
| AUTOMOBILE LIABILITY | | | | | | | (Ea accident) | \$ | | |
| ANY AUTO ALL OWNED SCHEDULES | | | | | | | BODILY INJURY (Per person) | \$ | | |
| AUTOS AUTOS NON-OWNE | | | | | | | PROPERTY DAMAGE | \$ | | |
| HIRED AUTOS AUTOS | | | | | | | (Per accident) | \$ | | |
| UMBRELLA LIAB OCCUR | | | Manager 1 | | | | EACH OCCUPRENCE | \$ | | |
| - Occur | | | | | | | AGGREGATE | \$ | | |
| i CLAIMS- | WADE | | | | | | AGGREGATE | \$ | | |
| DED RETENTION \$ WORKERS COMPENSATION | | - | | | | | WC STATU- OTH- TORY LIMITS ER | 4 | | |
| AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE | Y/N | | | | | | E.L. EACH ACCIDENT | \$ | | |
| OFFICER/MEMBER EXCLUDED? (Mandatory in NH) | N/A | | | | | | E.L. DISEASE - EA EMPLOYEE | | | |
| if yes, describe under DESCRIPTION OF OPERATIONS below | | | | | | | E.L. DISEASE - POLICY LIMIT | \$ | | |
| | | | | | | | \$2,000,000 Each (| | | |
| A Lawyers Professional Liability 425233408 | | | 425233408 | 11-0 | 1-2013 | 3 11-01-2014 | \$2,000,000 Aggre | | | |
| | | | | | | | \$5,000 Deduc | tible | | |
| DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required) | | | | | | | | | | |
| CERTIFICATE HOLDER | | | | | CANCELLATION | | | | | |
| U.S. Bank National Association 16 Ninth Avenue N Hopkins, MN 55343 | | | | 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 | | | | | | |
| | | | | Ioo Divers | | | P | 2 | | |
| Joe Rivera | | | | | | | | | | |
| © 1988-2010 ACORD CORPORATION. All rights reserved. | | | | | | | | | | |

ACORD 25 (2010/05)

The ACORD name and logo are registered marks of ACORD