SAMPLE CERTIFICATE

NAME AND ADDRESS OF AGENCY:	COMPANIES AFFORDING COVERAGES			
	INSURANCE COMPANY'S DESIGNATED MUST BE RATED A-VIII OR BETTER BY A.M. BEST			
	COMPANY A			
	COMPANY B			
	COMPANY C			
NAME AND ADDRESS OF INSURED	COMPANY D			
	COMPANY E			
	COMPANY F			

This Certificate of Insurance neither affirmatively nor negatively amends, extends or alters the coverage afforded by the polices listed on this certificate of insurance.

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CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECT DATE	POLICY EXPIRATION DATE	LIMITS OF LIABILITY	
	COMMERCIAL GENERAL LIABILITY [X] OCCURRENCE (Required) Any exclusion to the form to be noted below [X] Contractual Liability				GENERAL AGGREGATE PRODUCTS-COMP/OP Aggregate PERS. & ADV. INJURY EACH OCCURRENCE FIRE DAMAGE (Any one fire) MED. EXP. (Any one person)	\$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$ 50,000 \$ 5,000
	AUTOMOBILE LIABILITY				BODILY INJURY AND PROPERTY DAMAGE COMBINED	\$1,000,000
	EXCESS LIABILITY				BODILY INJURY AND PROPERTY DAMAGE COMBINED EACH OCCURRENCE AGGREGATE LIMIT	\$2,000,000 \$2,000,000
	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY				[X] STATUTORY LIMITS EACH ACCIDENT	\$1,000,000

1) Policies are endorsed to provide that the carrier waives its right of subrogation against all Additional Insureds.

2) Policies are endorsed to name **Red Owner, LLC. and Paramount Realty Services, Inc.** as Additional Insureds and that the policies are Primary and Non-Contributory to those of the Additional Insureds.

3) The above Commercial General Liability and Umbrella apply Per Location and Per Project.

CANCELLATION: The above policies have been endorsed to provide thirty (30) days written notice of cancellation, non-renewal or coverage reduction, as the case may be, to the Certificate Holder by certified mail.

<u>CERTIFICATE HOLDER:</u> Red Owner, LLC 1195 Route 70, Suite 2000 Lakewood, NJ 08701	