Client#: 673348 SEBRAND

 $ACORD_{\scriptscriptstyle{\mathbb{M}}}$

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/20/2021

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 any rights to the certificate holder in lieu of such endorsement(s).

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PRODUCER	CONTACT Dacus Stewart, CIC, ARM, CISR				
Marsh & McLennan Agency LLC	PHONE (A/C, No, Ext): 770 476-1770	FAX (A/C, No): 770 476-3651			
11330 Lakefield Drive	E-MAIL ADDRESS: Dacus.Stewart@MarshMMA.com				
Suite 100	INSURER(S) AFFORDING COVERAGE				
Johns Creek, GA 30097-1508	INSURER A: Ohio Security Insurance Company				
INSURED	INSURER B : Ohio Casualty Insurance Company	24074			
SE Brands, Inc.	INSURER C : Accident Fund Insurance Co. of America	ca 10166			
123 Church Street, Suite 310	INSURER D : Travelers Property Casualty Co. of Am	er 25674			
Marietta, GA 30060	INSURER E:				
	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.

	TYPE OF INSURANCE	AE IN:	DL SUBF	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
	COMMERCIAL GENERAL LIABILITY		K	BKS2257730806	12/26/2021	12/26/2022		\$1,000,000
	CLAIMS-MADE OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$300,000
	<u> </u>						MED EXP (Any one person)	\$15,000
							PERSONAL & ADV INJURY	\$1,000,000
GEN							GENERAL AGGREGATE	\$3,000,000
	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$3,000,000
	OTHER:							\$
AUT	OMOBILE LIABILITY			BKS2257730806	12/26/2021	12/26/2022	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	ANY AUTO						BODILY INJURY (Per person)	\$
	AUTOS ONLY AUTOS						,	\$
Χ	HIRED AUTOS ONLY X NON-OWNE AUTOS ONL	D Y					PROPERTY DAMAGE (Per accident)	\$
								\$
Χ	UMBRELLA LIAB X OCCUR		K	USO2257730806	12/26/2021	12/26/2022	EACH OCCURRENCE	\$3,000,000
	EXCESS LIAB CLAIMS	-MADE					AGGREGATE	\$3,000,000
	DED X RETENTION \$10000							\$
				WCV6203485	01/23/2021	01/23/2022	X PER OTH- STATUTE ER	
ANY	PROPRIETOR/PARTNER/EXECUTIVE		. Δ				E.L. EACH ACCIDENT	\$500,000
(Mai	ndatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$500,000
							E.L. DISEASE - POLICY LIMIT	\$500,000
Ос	ean Marine			ZOE41M9122720ND	03/01/2021	03/01/2022	Any One Vessel: \$100K	
							Barge or Tow: \$50K	
							US Postal Pkg: \$1K	
	X X WOI AND OFF (Mail f ye DES)	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- OTHER: AUTOMOBILE LIABILITY ANY AUTO ONLY AUTOS ONLY X HIRED AUTOS ONLY X AUTOS ONLY X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS DED X RETENTION \$10000 WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- POLICY PRO- POLICY DECT OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY AUTOS ONLY AUTOS ONLY X HIRED AUTOS ONLY X AUTOS ONLY AUTOS ONLY X UMBRELLA LIAB EXCESS LIAB CLAIMS-MADE DED X RETENTION \$10000 WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY AUTOS ONLY X HIRED AUTOS ONLY X AUTOS ONLY X AUTOS ONLY X EXCESS LIAB DED X RETENTION \$10000 WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY X HIRED AUTOS ONLY X CLAIMS-MADE DED X RETENTION \$10000 WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIET OR/PARTHER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below RESCRIPTION OF OPERATIONS below	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- POLICY PRO- POLICY PRO- DOWNED AUTOS ONLY X HIRED AUTOS ONLY X AUTOS ONLY X AUTOS ONLY X AUTOS ONLY X EXCESS LIAB DED X RETENTION \$10000 WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY AUTO WORKERS COMPENSATION AND EMPLOYERS' LIABILITY N/A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below MERCEN CALIMS-MADE N/A WCV6203485 12/26/2021	COMMERCIAL GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- OCTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY X HIRED AUTOS ONLY X OCCUR EXCESS LIAB CLAIMS-MADE DED X RETENTION \$10000 WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE N ANY PROPRIETOR/PARTNER/EXECUTIVE N N/A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE CLAIMS-MADE CCUR CLAIMS-MADE CCUR CLAIMS-MADE CCUR CEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- OTHER: AUTOMOBILE LIABILITY ANY AUTO AUTOS ONLY AUTOS ONLY AUTOS ONLY AUTOS ONLY AUTOS ONLY AUTOS ONLY MEDERAL AGGREGATE SCHEDULED AUTOS ONLY AUTOS ONLY AUTOS ONLY X USO2257730806 MEDERAL AGGREGATE PRODUCTS - COMPIOP AGG 12/26/2021 12/26/2021 12/26/2022 COMBINED SINGLE LIMIT Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) X USO2257730806 12/26/2021 12/26/2022 ACH OCCURRENCE AGGREGATE AGGREGATE WCV6203485 01/23/2021 01/23/2022 X PER CLAIMS-MADE LL DISEASE - POLICY LIMIT EL DISEASE - POLICY LIMIT ELL DISEASE - POLICY LIMIT

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

CERTIFICATE HOLDER	CANCELLATION

Lowes's Companies, Inc. 1000 Lowes Blvd. Mooresville, NC 28117 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

PETER J. KRAUSE

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