

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/06/2025

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 noticy(les) 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 rights to the certificate holder in lieu of such endorsement(s).											
PRODUCER						CONTACT NAME:					
MARSH USA LLC. One Towne Square, Suite 1100						PHONE FAX (A/C, No, Ext): (A/C, No):					
Southfield, MI 48076						(A/C, NO. Ext): (A/C, NO). E-MAIL ADDRESS:					
						INSURER(S) AFFORDING COVERAGE NAIC #					
CN10216694625-26						INSURER A: American Family Home Insurance Company				23450	
INSURED							,			25450	
Northwood University Attn: Jerod Oster						INSURER B: Hartford Fire & Its Consolidated Affiliates INSURER C:					
4000 Whiting Drive						INSURER D :					
Midland, MI 48640						INSURER E :					
						INSURER F:					
\Box	VERAGES CER	TIFIC	`ATF	NUMBER:	CHI-010446418-03 REVISION NUMBER: 0						
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		INSD	SUBR WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	S		
A	X COMMERCIAL GENERAL LIABILITY			7NA5CP0000122-04		05/01/2025	05/01/2026	EACH OCCURRENCE DAMAGE TO RENTED	\$	1,000,000	
	CLAIMS-MADE X OCCUR							PREMISES (Ea occurrence)	\$	1,000,000	
								MED EXP (Any one person)	\$	10,000	
								PERSONAL & ADV INJURY	\$	1,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	1,000,000	
	POLICY PRO- X LOC							PRODUCTS - COMP/OP AGG	\$	1,000,000	
	OTHER:			7NA5CA0000101-04		05/01/2025	05/01/2027	COMBINED SINGLE LIMIT	\$		
A	AUTOMOBILE LIABILITY X ANY AUTO			/NA3CA0000101-04		03/01/2023	05/01/2026	COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
	X ANY AUTO OWNED SCHEDULED							BODILY INJURY (Per person)	\$		
	AUTOS ONLY AUTOS NON-OWNED							BODILY INJURY (Per accident) PROPERTY DAMAGE	\$		
	AUTOS ONLY AUTOS ONLY							(Per accident)	\$		
A	UMBRELLA LIAB X OCCUP			7NA5FF0000096-04		05/04/0005	05/01/2027			E 000 000	
l '`	- A OCCUR			/NASFF0000090-04		05/01/2025	05/01/2026	EACH OCCURRENCE	\$	5,000,000	
	A CLAIWS-WADE							AGGREGATE	\$	5,000,000	
В	DED RETENTION \$ WORKERS COMPENSATION			83WECAR9KMD		05/01/2025	05/01/2026	X PER OTH-	\$		
	AND EMPLOYERS' LIABILITY Y / N						00/01/2020		•	1.000.000	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A						E.L. EACH ACCIDENT	\$	1,000,000	
	(Mandatory in NH) If yes, describe under							E.L. DISEASE - EA EMPLOYEE		1,000,000	
A	DÉSCRIPTION OF OPERATIONS below Professional Liability			7NAF CD0000133 04		0E/01/202E	0E/01/2024	E.L. DISEASE - POLICY LIMIT Occurrence	\$	1,000,000	
_	Froiessional Elability			7NA5CP0000122-04		05/01/2025	05/01/2026				
				Deductible: \$75,000				Aggregate		3,000,000	
DESCRIPTION OF OPERATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)											
CERTIFICATE HOLDER (CANCELLATION					
Delta College 1961 Delta Road University Center, MI 48710						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					
						Marsh USA LLC					