

ACORD™

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

1/14/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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).

PRODUCER	CONTACT NAME: Peggy Maschke, CIC, CISR	
	PHONE (A/C, No, Ext): 989 752-8600	FAX (A/C, No):
INSURED	E-MAIL pmaschke@sbuins.com	
	ADDRESS: 	
J.R. Heineman & Sons, Inc 1224 N. Niagara St Saginaw, MI 48602-6544	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Amerisure	
	INSURER B : Accident Fund Insurance Co. of America	
	INSURER C : Travelers Property Casualty	
	INSURER D : 	
	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.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR		CPP131053031	02/01/2026	02/01/2027	EACH OCCURRENCE	\$1,000,000
	X PD Ded:500					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:					MED EXP (Any one person)	\$10,000
	X AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS X HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		CA1310529280	02/01/2026	02/01/2027	PERSONAL & ADV INJURY	\$1,000,000
	X UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE		CU1310531280	02/01/2026	02/01/2027	GENERAL AGGREGATE	\$2,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$10000					PRODUCTS - COMP/OP AGG	\$2,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N <input checked="" type="checkbox"/> N	AFWCP1000057	02/01/2026	02/01/2027	X PER STATUTE	OTHR
C	Leased/Rented Equipment	N / A	660A6636150T	02/01/2026	02/01/2027	E.L. EACH ACCIDENT	\$500,000
						E.L. DISEASE - EA EMPLOYEE	\$500,000
						E.L. DISEASE - POLICY LIMIT	\$500,000

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

Project: #2015090 Delta College A, G & K Wing Entrance Vestibules

Delta College, its elected and appointed officials, employees, students, volunteers, and agents shall be included as Additional Insured with respects to the General Liability the Commercial Automobile and the Commercial Umbrella policies on a primary and non contributory basis. A waiver of subrogation in favor of the additional insureds applies to the General Liability, Commercial Auto and the Workers Compensation. 30 Day Notice of Cancellation (10 Day notice for nonpayment of premium) applies. (6/16)

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	
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