



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
10/29/2025

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

|   |  |                       |               |
|---|--|-----------------------|---------------|
| <b>PRODUCER</b><br>Next First Insurance Agency, Inc.<br>PO Box 60787<br>Palo Alto, CA 94306           | <b>CONTACT NAME:</b>                             |                       |               |
|   | <b>PHONE (A/C, No. Ext):</b> (855) 222-5919      | <b>FAX (A/C, No):</b> |               |
|   | <b>E-MAIL ADDRESS:</b> support@nextinsurance.com |                       |               |
| <b>INSURED</b><br>LOBAN LLC (DBA) Ghost Appliance Repair<br>8118 Honeysuckle Ct<br>Fox Lake, IL 60020 | <b>INSURER(S) AFFORDING COVERAGE</b>             |                       | <b>NAIC #</b> |
|   | <b>INSURER A:</b> Next Insurance US Company      |                       | 16285         |
|   | <b>INSURER B:</b>                                |                       |               |
|   | <b>INSURER C:</b>                                |                       |               |
|   | <b>INSURER D:</b>                                |                       |               |
|   | <b>INSURER E:</b>                                |                       |               |
|   | <b>INSURER F:</b>                                |                       |               |

## COVERAGES

CERTIFICATE NUMBER: 540150712

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 INSD  | SUBR WVD | POLICY NUMBER    | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS   |                |
|----------|---|--|----------|------------------|-------------------------|-------------------------|--|----------------|
| A        | <input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b>                                   |  |          | NXTFP3JC3C-00-GL | 11/03/2025              | 11/03/2026              | EACH OCCURRENCE  | \$1,000,000.00 |
|          | <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR                            |  |          |                  |                         |                         | DAMAGE TO RENTED PREMISES (Ea occurrence)                            | \$100,000.00   |
|          |   |  |          |                  |                         |                         | MED EXP (Any one person)   | \$10,000.00    |
|          |   |  |          |                  |                         |                         | PERSONAL & ADV INJURY  | \$1,000,000.00 |
|          | GEN'L AGGREGATE LIMIT APPLIES PER:  |  |          |                  |                         |                         | GENERAL AGGREGATE  | \$1,000,000.00 |
|          | <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC |  |          |                  |                         |                         | PRODUCTS - COMP/OP AGG   | \$1,000,000.00 |
|          | OTHER:  |  |          |                  |                         |                         |  | \$             |
|          | <b>AUTOMOBILE LIABILITY</b>   |  |          |                  |                         |                         | COMBINED SINGLE LIMIT (Ea accident)                                  | \$             |
|          | <input type="checkbox"/> ANY AUTO   |  |          |                  |                         |                         | BODILY INJURY (Per person)   | \$             |
|          | <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS                        |  |          |                  |                         |                         | BODILY INJURY (Per accident)   | \$             |
|          | <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY                   |  |          |                  |                         |                         | PROPERTY DAMAGE (Per accident)                                       | \$             |
|          |   |  |          |                  |                         |                         |  | \$             |
|          | <b>UMBRELLA LIAB</b>  |  |          |                  |                         |                         | EACH OCCURRENCE  | \$             |
|          | <input type="checkbox"/> EXCESS LIAB  |  |          |                  |                         |                         | AGGREGATE  | \$             |
|          | <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$  |  |          |                  |                         |                         |  | \$             |
|          | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>  |  |          |                  |                         |                         | <input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER |                |
|          | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)                               | <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | N/A      |                  |                         |                         | E.L. EACH ACCIDENT   | \$             |
|          | If yes, describe under DESCRIPTION OF OPERATIONS below  |  |          |                  |                         |                         | E.L. DISEASE - EA EMPLOYEE   | \$             |
|          |   |  |          |                  |                         |                         | E.L. DISEASE - POLICY LIMIT  | \$             |
| A        | Contractors Errors and Omissions  |  |          | NXTFP3JC3C-00-GL | 11/03/2025              | 11/03/2026              | Each Occurrence:   | \$10,000.00    |
|          |   |  |          |                  |                         |                         | Aggregate:   | \$20,000.00    |

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

Proof of Insurance.

## CERTIFICATE HOLDER

LOBAN LLC (DBA) Ghost Appliance Repair  
8118 Honeysuckle Ct  
Fox Lake, IL 60020

## LIVE CERTIFICATE



[Click or scan to view](#)

## CANCELLATION

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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