

## Exhibit B - Sample Certificate of Insurance

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) MM/DD/YYYY

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 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 floider in fled of Such endorsement(s). |   |         |  |  |  |
|---|---|---------|--|--|--|
| PRODUCER  | CONTACT Madison Johnston                                  |         |  |  |  |
| Propel Insurance                                    | PHONE (A/C, No, Ext): 803.910.8060 FAX (A/C, No): 866.577 | .1326   |  |  |  |
| 1410 Blanding Street, Suite 100                     | E-MAIL ADDRESS: madison.johnston@propelinsurance.com      |         |  |  |  |
| Columbia, SC 29201                                  | INSURER(S) AFFORDING COVERAGE                             | NAIC #  |  |  |  |
|   | INSURER A: CARRIERS MUST HAVE MINIMUM A- RATING BY        | AM BEST |  |  |  |
| INSURED   | INSURER B:  |         |  |  |  |
| Vendor/Subcontractor Name                           | INSURER C:  |         |  |  |  |
| Vendor/Subcontractor Address                        | INSURER D:  |         |  |  |  |
|   | INSURER E:  |         |  |  |  |
|   | INSURER F:  |         |  |  |  |
| COVEDAGES CERTIFICATE NUMBER:                       | DEVISION NUMBED   |         |  |  |  |

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<br>LTR |      | TYPE OF INSURANCE                                  | ADDL<br>INSD | SUBR<br>WVD | POLICY NUMBER | POLICY EFF<br>(MM/DD/YYYY) | POLICY EXP<br>(MM/DD/YYYY) | LIMIT                                     | S            |
|-------------|------|--|--------------|-------------|---------------|----------------------------|----------------------------|---|--------------|
|             | х    | COMMERCIAL GENERAL LIABILITY                       |              |             |               |                            |                            | EACH OCCURRENCE                           | \$ 1,000,000 |
| A           |      | CLAIMS-MADE X OCCUR                                |              |             |               |                            |                            | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 100,000   |
|             |      |  | _ X          | х           | POLICY NUMBER | MM/DD/YYYY                 | MM/DD/YYYY                 | MED EXP (Any one person)                  | \$ 5,000     |
|             |      |  |              |             |               |                            |                            | PERSONAL & ADV INJURY                     | \$ 1,000,000 |
|             | GEN  | N'L AGGREGATE LIMIT APPLIES PER:                   |              |             |               |                            |                            | GENERAL AGGREGATE                         | \$ 2,000,000 |
|             |      | POLICY X PRO-<br>JECT LOC                          |              |             |               |                            |                            | PRODUCTS - COMP/OP AGG                    | \$ 2,000,000 |
|             |      | OTHER:   |              |             |               |                            |                            |   | \$           |
|             | AUT  | OMOBILE LIABILITY                                  |              |             |               |                            |                            | COMBINED SINGLE LIMIT (Ea accident)       | \$ 1,000,000 |
| В           | Х    | ANY AUTO   |              |             |               |                            |                            | BODILY INJURY (Per person)                | \$           |
| -           |      | ALL OWNED SCHEDULED AUTOS                          | x            | х           | POLICY NUMBER | MM/DD/YYYY                 | MM/DD/YYYY                 | BODILY INJURY (Per accident)              | \$           |
|             | х    | HIRED AUTOS X NON-OWNED AUTOS                      |              |             |               |                            |                            | PROPERTY DAMAGE (Per accident)            | \$           |
|             |      |  |              |             |               |                            |                            |   | \$           |
| C           | Х    | UMBRELLA LIAB X OCCUR                              |              |             |               |                            |                            | EACH OCCURRENCE                           | \$ 1,000,000 |
|             |      | EXCESS LIAB CLAIMS-MADE                            |              |             |               |                            |                            | AGGREGATE                                 | \$ 1,000,000 |
|             |      | DED X RETENTION\$ 10,000                           | х            | х           | POLICY NUMBER | MM/DD/YYYY                 | MM/DD/YYYY                 |   | \$           |
|             |      | RKERS COMPENSATION EMPLOYERS' LIABILITY Y/N        |              |             |               |                            |                            | X PER STATUTE OTH-                        |              |
|             | ANY  | PROPRIETOR/PARTNER/EXECUTIVE ICER/MEMBER EXCLUDED? | N/A          | X           | POLICY NUMBER | MM/DD/YYYY                 | MM/DD/YYYY                 | E.L. EACH ACCIDENT                        | \$ 500,000   |
| D           | (Mar | ndatory in NH)                                     |              |             |               |                            |                            | E.L. DISEASE - EA EMPLOYEE                | \$ 500,000   |
|             | DES  | s, describe under<br>CRIPTION OF OPERATIONS below  |              |             |               |                            |                            | 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:

Certificate holder is an additional insured for general liability for ongoing and products/completed operations, automobile liability, and umbrella liability. Waiver of subrogation applies in favor of certificate holder for general liability, automobile liability, workers compensation, and umbrella liability. All coverages are primary and non-contributory to any insurance maintained by certificate holder.

| CERTIFICATE HOLDER   | CANCELLATION   |
|--|--|
| J Musselman Construction, Inc.<br>PO Box 31436<br>Charleston, SC 29417 | 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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