CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 03/30/2026

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 holder in lieu of such endorsement(s).

PRODUCER

LIGHTHOUSE INSURANCE SERVICES, LLC.
PO BOX 1172
MANASSAS, VA 20108

CONTACT NAME:
PHONE (A/C, No, Ext):
FAX (A/C, No):
E-MAIL ADDRESS: CERTIFICATES@LHINS.NET

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: COLONY INSURANCE COMPANY	39993
INSURER B: ARGONAUT-MIDWEST NSURANCE COMPANY	19828
INSURER C: SCOTTSDALE INDEMINITY INSURANCE COMPANY	15580
INSURER D:	
INSURER E:	
INSURER F:	

INSURED

MIDWEST RECOVERY & ADJUSTMENT, INC. T2-01
14666 TELEGRAPH ROAD
REDFORD MI 48239

COVERAGES **CERTIFICATE NUMBER:** G1-53313 **REVISION NUMBER:** 26-27T2

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 SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	**GENERAL LIABILITY** X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR C X CYBER LIAB - $1,000,000 LIMIT GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO-JECT LOC			GAT-1000153-01 ERRORS & OMISSIONS WRONGFUL REPO, REPOSSESSED AUTO, DRIVE-AWAY,CARGO, ON-HOOK - EACH $1MIL LIMIT CYBS200109-00 - CYBER	04/01/2026	04/01/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG REPO IN TRANSIT	$ 1,000,000.00 $ 100,000.00 $ 5,000.00 $ 1,000,000.00 $ 3,000,000.00 $ 3,000,000.00 $ 1,000,000.00
B	**AUTOMOBILE LIABILITY** ANY AUTO ALL OWNED AUTOS X SCHEDULED AUTOS X HIRED AUTOS X NON-OWNED AUTOS			MG8822133 COMP/COLL DED: $2,500	04/01/2026	04/01/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1,000,000.00 $ $ $
	UMBRELLA LIAB OCCUR **EXCESS LIAB** CLAIMS-MADE DED RETENTION $						EACH OCCURRENCE AGGREGATE	$ $
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) N / A If yes, describe under DESCRIPTION OF OPERATIONS below						WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ $ $
A	EMPLOYEE DISHONESTY&COMP CRIME			GAT-1000153-01	04/01/2026	04/01/2027	LIMIT: $1,000,000.00	
A	GARAGEKEEPERS DIRECT PRIMARY			GAT-1000153-01	04/01/2026	04/01/2027	GKDP LIMIT: $375,000.00	

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

30 DAY CANCELLATION NOTICE EXCEPT IN CASES OF NON-PAYMENT OR CANCELLATION BY INSURED REQUEST & ADDITIONAL INSURED STATUS, APPLIES TO THE CERTIFICATE HOLDER AS REQUIRED BY WRITTEN CONTRACT
LOCATION: 14666 TELEGRAPH RD., REDFORD, MI 48239
SCHEDULED AUTOS: 15 FORD #4083;19 FORD #7499; 15 FORD #3674; 00 FORD #0480; 13 DODGE #4741; 23 FORD #3445; 25 FORD #1387

CERTIFICATE HOLDER

PROOF OF INSURANCE
MIDWEST RECOVERY & ADJUSTMENT, INC.
14666 TELEGRAPH ROAD
REDFORD MI 48239

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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