CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 04/27/2017

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

Arthur J. Gallagher Risk Management Services, Inc.
8511 S. Sam Houston Pkwy. E., Ste. 200
Houston, TX 77075

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E-MAIL ADDRESS: bryan_cornelius@ajg.com

INSURER(S) AFFORDING COVERAGE	NAIC #
COMPANY A: Lloyds of London	N/A
COMPANY B: Capitol Specialty Insurance Corp.	
COMPANY C:	
COMPANY D:	
COMPANY E:	
COMPANY F:	

INSURED

Adventist Medical Evangelism Network (AMEN)
600 Business Park Dr.
Lincoln, CA 95648

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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	GENERAL LIABILITY							
	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 5,000,000
	CLAIMS MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
				MM20172187-01	3/1/2017	3/1/2018	MED EXP (Any one person)	$ 5,0000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 5,000,000
	POLICY PRO-JECT LOC						PRODUCTS – COMP/OP AGG	$ 1,000,000
								$ N/A
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$ N/A
	ANY AUTO						BODILY INJURY (Per person)	$ N/A
	ALL OWNED AUTOS / SCHEDULED AUTOS			N/A	N/A	N/A	BODILY INJURY (Per accident)	$ N/A
	HIRED AUTOS / NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	$ N/A
								$ N/A
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$ 5,000,000
X	**EXCESS LIAB** CLAIMS MADE			FF100033	3/1/2017	3/1/2018	AGGREGATE	$ 5,000,000
	DED RETENTION $							$ N/A
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N						WC STATU-TORY LIMITS OTH-ER	$ N/A
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A		N/A	N/A	N/A	E.L. EACH ACCIDENT	$ N/A
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE – EA EMPLOYEE	$ N/A
							E.L. DISEASE – POLICY LIMIT	$ N/A
	OTHER Medical Prof. Liability Retro Date: 03/01/2017			MM20172187-01	03/01/2017	03/01/2018	Each Med. Incident: $5,000,000 Aggregate Limit: $5,000,000	

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

Excess limits of $5 Million per occurance and $5 million annual aggregate cover both Medical Prof. Liability and General Liability

The General Conference Corporation and the General Conference of Seventh-day Adventists it's subsidiary and affiliated organizations North American Division of SDA to include the Lake Union Conference of Seventh-day Adventists, Michigan Conference of Seventh-day Adventists and Lake Region Conference of Seventh-day Adventists are additional insured concerning the policies listed above for any and all liability concerning Impact Your Health - AMEN Free Clinic in Detroit.

CERTIFICATE HOLDER

Cobo Center
One Washington Boulevard
Detroit, MI 48226-4420

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

Donovan R. Wegner

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