PUFFNST-01   **CRIPPSK**

ACORD® CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
2/3/2025

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).

PRODUCER	CONTACT NAME: **Theresa Fenwick**	
Insurance Office of America 1855 West State Road 434 Longwood, FL 32750	PHONE (A/C, No, Ext): **(407) 998-4298**	FAX (A/C, No): **(407) 788-7933**
	E-MAIL ADDRESS: **Theresa.Fenwick@ioausa.com**	

	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : **National Trust Insurance Company**	20141
INSURED	INSURER B : **Monroe Guaranty Insurance Company**	32506
Puff N Stuff Catering LLC 250 Rio Drive Orlando, FL 32810	INSURER C :	
	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.

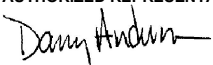| INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X **COMMERCIAL GENERAL LIABILITY** □ CLAIMS-MADE X OCCUR			GL 100090162	2/7/2025	2/7/2026	EACH OCCURRENCE	$ **1,000,000**
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ **300,000**
							MED EXP (Any one person)	$ **10,000**
							PERSONAL & ADV INJURY	$ **1,000,000**
	GEN'L AGGREGATE LIMIT APPLIES PER: □ POLICY □ PROJECT X LOC □ OTHER:						GENERAL AGGREGATE	$ **2,000,000**
							PRODUCTS - COMP/OP AGG	$ **2,000,000**
							LIQUOR LIABILIT	$ **1,000,000**
B	**AUTOMOBILE LIABILITY** X ANY AUTO □ OWNED AUTOS ONLY □ SCHEDULED AUTOS □ HIRED AUTOS ONLY □ NON-OWNED AUTOS ONLY			CA 100090161	2/7/2025	2/7/2026	COMBINED SINGLE LIMIT (Ea accident)	$ **1,000,000**
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
A	X **UMBRELLA LIAB** X OCCUR □ **EXCESS LIAB** □ CLAIMS-MADE □ DED □ RETENTION $			UMB 100090167	2/7/2025	2/7/2026	EACH OCCURRENCE	$ **2,000,000**
							AGGREGATE	$ **2,000,000**
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? □ Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				□ PER STATUTE □ OTHER	
							E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Liquor Liability			GL 100090162	2/7/2025	2/7/2026	**Each Common Cause**	**1,000,000**
A	Liquor Liability			GL 100090162	2/7/2025	2/7/2026	**Aggregate**	**1,000,000**

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Locations Covered:
250 Rio Drive Orlando, FL 32810; 251 Rio Drive Orlando, FL 32810; 5802-5804 E Columbus Drive Tampa, FL 33619-1643; 100 S. Eola Drive, Suite 200, Orlando, FL 32801; 189 S Orange Ave., Units 1120S & 1130S, Orlando, FL 32801, 919 King Street, Jacksonville, FL 32204

CERTIFICATE HOLDER	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 *Danny Andrews*
For Information Only	

ACORD 25 (2016/03)