

## CERTIFICATE OF LIABILITY INSURANCE

MERID-1

OP ID: KB

DATE (MM/DD/YYYY) 06/01/12

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

| PRODUCER 813-877-7799                       |  |   |                    |  |                    |                     |   | CONTACT<br>NAME:                       |  |                                     |   |                |             |  |
|---|--|---|--------------------|--|--------------------|---------------------|---|--|--|-------------------------------------|---|----------------|-------------|--|
| ITALIANO INSURANCE SERVICES                 |  |   |                    |  |                    |                     |   |  | PHONE  |                                     |   |                |             |  |
| P. O. Box 18425                             |  |   |                    |  |                    |                     | 813-877-8877  | (A/C, N<br>E-MAIL                      | o, Ext):   |                                     | (A/C, No):                                    |                |             |  |
| Tampa, FL 33679-8425<br>Jeffrey G. Italiano |  |   |                    |  |                    |                     |   |  | ADDRESS:   |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  | INSURER(S) AFFORDING COVERAGE  |                                     |   |                | NAIC#       |  |
|   |  |   |                    |  |                    |                     |   |  | INSURER A: Lloyds  |                                     |   |                |             |  |
| INSURED Meridian Investigative Group        |  |   |                    |  |                    |                     |   | INSURER B : Progressive Companies      |  |                                     |   |                | 24260       |  |
| 6822 22nd Ave N, Ste 119                    |  |   |                    |  |                    |                     |   |  | INSURER C :  |                                     |   |                |             |  |
| St. Petersburg, FL 33710                    |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  | INSURER D:   |                                     |   |                | +           |  |
|   |  |   |                    |  |                    |                     |   | INSURER E :                            |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   | INSURER F:                             |  |                                     |   |                |             |  |
| COVERAGES CERTIFICATE NUMBER:               |  |   |                    |  |                    |                     |   | REVISION NUMBER:                       |  |                                     |   |                |             |  |
| IN<br>C                                     | IDICA<br>ERTI  | ATED. NOTWIT<br>FICATE MAY B<br>JSIONS AND CO | HST<br>E IS<br>NDI | ANDING ANY RESUED OR MAY TIONS OF SUCH | equi<br>Per<br>Pol | REME<br>TAIN,       | RANCE LISTED BELOW HA' NT, TERM OR CONDITION THE INSURANCE AFFORD LIMITS SHOWN MAY HAVE | OF AN<br>ED BY                         | Y CONTRACT   | OR OTHER<br>S DESCRIBE              | DOCUMENT WITH RESPE<br>D HEREIN IS SUBJECT TO | CT TC<br>O ALL | WHICH THIS  |  |
| LTR   |  | TYPE OF INSURANCE                             |                    |  |                    | R WVD POLICY NUMBER |   |  | (MM/DD/YYYY)   | (MM/DD/YYYY)                        | LIMIT   | S              |             |  |
|   | GEN  | NERAL LIABILITY                               |                    |  |                    |                     |   |  |  |                                     | EACH OCCURRENCE                               | \$             | 1,000,000   |  |
| Α   | X  | COMMERCIAL GE                                 | NER                | AL LIABILITY                           |                    |                     | MPL1028802.12   |  | 05/27/12   | 05/27/13                            | DAMAGE TO RENTED PREMISES (Ea occurrence)     | \$             | 50,000      |  |
|   |  | X CLAIMS-MADE OCCUR                           |                    |  |                    |                     |   |  |  |                                     | MED EXP (Any one person)                      | \$             | 5,000       |  |
|   |  |   |                    |  |                    |                     | RETRO DATE: 5-27-2009   | )                                      |  |                                     | PERSONAL & ADV INJURY                         | \$             | -           |  |
|   |  | _   |                    |  |                    |                     |   |  |  |                                     |   |                | 1,000,000   |  |
|   |  | l <u></u>                                     |                    |  |                    |                     |   |  |  |                                     | GENERAL AGGREGATE                             | \$             |             |  |
|   | GEN  | N'L AGGREGATE LI                              |                    | APPLIES PER:                           |                    |                     |   |  |  |                                     | PRODUCTS - COMP/OP AGG                        | \$             | Incidenta   |  |
|   |  | POLICY JE                                     | RO-<br>CT          | LOC                                    |                    |                     |   |  |  |                                     | COMPINED ON OUT UNIT                          | \$             |             |  |
| В   | AUTOMOBILE LIABILITY                                       |   |                    |  |                    |                     |   |  | 12/11/12   | COMBINED SINGLE LIMIT (Ea accident) | \$  | 1,000,000      |             |  |
|   | ANY AUTO ALL OWNED X SCHEDULED AUTOS                       |   |                    |  |                    | 044672442           |   | 12/11/11                               |  | BODILY INJURY (Per person)          | \$  |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  | BODILY INJURY (Per accident)        | \$  |                |             |  |
|   | Х  |   | X                  | NON-OWNED                              |                    |                     |   |  |  |                                     | PROPERTY DAMAGE                               | \$             |             |  |
|   | _  | HIRED AUTOS                                   | ^                  | AUTOS                                  |                    |                     |   |  |  |                                     | (Per accident)                                |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   | \$             |             |  |
|   |  | UMBRELLA LIAB                                 |                    | OCCUR                                  |                    |                     |   |  |  |                                     | EACH OCCURRENCE                               | \$             |             |  |
|   |  | EXCESS LIAB                                   |                    | CLAIMS-MADE                            |                    |                     |   |  |  |                                     | AGGREGATE                                     | \$             |             |  |
|   |  | DED RETE                                      | ENTIC              | ON \$                                  |                    |                     |   |  |  |                                     |   | \$             |             |  |
| WORKERS COMPENSATION                        |  |   |                    |  |                    |                     |   |  | WC STATU-<br>TORY LIMITS ER  |                                     |   |                |             |  |
|   | AND EMPLOYERS' LIABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE |   |                    |  |                    |                     |   |  |  | E.L. EACH ACCIDENT                  | \$  |                |             |  |
|   | OFF  | ICER/MEMBER EXC                               | LUD                | ED?                                    | N/A                |                     |   |  |  |                                     |   |                |             |  |
|   |  | ndatory in NH)<br>es, describe under          |                    |  |                    |                     |   |  |  |                                     | E.L. DISEASE - EA EMPLOYEE                    |                |             |  |
|   | DÉSCRIPTION OF OPERATIONS below                            |   |                    | 1                                      |                    |                     |   | 05/27/12                               |  | E.L. DISEASE - POLICY LIMIT         | \$  |                |             |  |
|   |  |   |                    | MPL1028802.12                          |                    |                     | 05/27/13  | Each Clai                              |  | 3,000,000                           |   |                |             |  |
|   | RETRO DATE: 4-5-2005                                       |   |                    |  |                    |                     |   | Aggregate                              |  | 3,000,000                           |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
| DES   | CRIPT  | ION OF OPERATIO                               | NS/                | LOCATIONS / VEHIC                      | LES (              | Attach              | ACORD 101, Additional Remarks   | Schedule                               | e, if more space is  | required)                           |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  | •  | . ,                                 |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
| CF  | RTIE   | ICATE HOLD                                    | FP                 |  |                    |                     |   | CANCELLATION                           |  |                                     |   |                |             |  |
| CE  | KIIF   | ICATE HULD                                    | Ľĸ                 |  |                    |                     |   | CAN                                    | CELLATION  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   | SHC                                    | OULD ANY OF  | THE ABOVE D                         | ESCRIBED POLICIES BE C                        | ANCE           | LLED BEFORE |  |
|   |  | EOD IN  | .00                | MATION DUD                             | D01                | SEC.                |   |  | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE<br>THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN |                                     |   |                |             |  |
|   |  | FUK INF                                       | UK                 | MATION PUR                             | ru                 | )E                  |   | ACCORDANCE WITH THE POLICY PROVISIONS. |  |                                     |   |                |             |  |
|   |  |   |                    |  |                    |                     |   |  |  |                                     |   |                |             |  |
|   | <b>†</b>   |   |                    |  |                    |                     |   |  | AUTHORIZED REPRESENTATIVE  |                                     |   |                |             |  |

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