

**CONTRACT**

This Contract made and entered into by and between

Central Asphalt, Inc.

1208 National St

Vicksburg, MS 39180

hereinafter called Contractor, and The City of Vicksburg, hereinafter called the City.

**WITNESSETH:**

That for and in consideration of the mutual benefits and advantages each to the other, as hereinafter set forth, the parties agree as follows:

1. That the Advertisement for Bids, the Instructions to Bidders, the Contractor's Proposal and Proposal forms, the NRCS Construction Specifications, the Supplemental General Conditions, the General Conditions, the Special Provisions, the Bid Bond, the Performance Bond, the Payment Bond, the Contract Drawings, the Notice of Award, the Notice to Proceed and addenda (if any) for **CITY OF VICKSBURG NRCS EWP EROSION CONTROL PROJECT – EVERGREEN DRIVE, IOWA BOULEVARD SITE 4, AND PATRICIA STREET STABILIZATION (3 SITES)**, including any and all subsequent Change Orders or Supplemental Agreements for the work to be done, are hereby made a part of this Contract by reference as if fully and completely set forth herein.

2. That the work to be done, more specifically disclosed by said plans and specifications, and other contract documents, the immediate construction of which is covered by this Contract, is certain **erosion control improvements** described as follows:

**Supplying all labor and materials (as specified) necessary for the construction of CITY OF VICKSBURG NRCS EWP EROSION CONTROL PROJECT – EVERGREEN DRIVE, IOWA BOULEVARD SITE 4, AND PATRICIA STREET STABILIZATION (3 SITES)), in Vicksburg, Mississippi.**

3. The Contractor agrees to furnish all materials in place and to faithfully complete all of said work contemplated by this Contract in a good and workmanlike manner, strictly in accordance with said plans and specifications, special provisions, and other contract documents and requirements of the City, and in accordance with laws of the State of Mississippi and the County and applicable Federal laws and regulations, for which The City hereby agrees to pay and the Contractor agrees to accept a sum of money in current funds equal to the total value of the Work complete in place, computed by multiplying the final quantities of each item of work by the contract unit prices therefore as stated in the proposal, attached hereto and made a part hereof, the sum of **\$ 524,868.00**

Five Hundred Twenty-Four Thousand, Eight Hundred Sixt-Eight Dollars and no/cents

(Amount in words)

plus the amount of any supplemental agreements and force accounts for extra work authorized and performed, as full compensation for furnishing all materials, the doing of all work contemplated under the Contract, as well as all loss or damage, if any, arising out of the nature of the work, or the action of the weather, and any and all other unforeseen obstructions or difficulties that may be encountered in the prosecution of the same, the Contractor assuming all risks of every kind and description in the performance of this Contract.

4. The Contractor agrees and binds himself (itself) to indemnify and save harmless and to defend any claims or suits against the City by reason of any claims for damages growing out of the performance of this

Contract as a result of negligence on the part of the Contractor. When required by the Special Provisions, the Contractor shall furnish the City with an Owner's Protective Liability Insurance Policy in such limits as are required showing the City as the named insured.

5. The Contractor will commence work required by the Contract Documents on or before the date specified in the Notice to Proceed and will complete the work within the contract time specified in the General Conditions. The Contractor further agrees to pay as liquidated damages the sum of \$250.00 for each consecutive calendar day thereafter as provided in the Contract Documents.

6. That the Contract may be annulled by the City for any reasons set forth in Section S-108 of the Mississippi Standard Specifications for State Aid Road and Bridge Construction, 2004 Edition.

7. Subcontractors will comply with all applicable laws and regulations pertinent to this Contract, the same as the Contractor.

8. Attached hereto and made a part of this Contract is a payment bond executed by a surety company doing business in the State of Mississippi for the sum of 100% of the approved Bid of \$524,868.00.

9. Attached hereto and made a part of this Contract is a performance bond executed by a surety company doing business in the State of Mississippi for the sum of 100% of the approved Bid of \$524,868.00.

10. This Contract shall be executed in five (5) copies, each of which shall be deemed an original on the date written below.

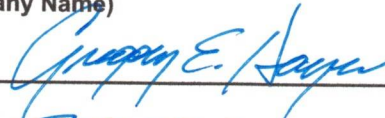
**IN WITNESS WHEREFORE** the parties hereto have filed their signatures this the \_\_\_\_\_ day of \_\_\_\_\_, 2024.

**CONTRACTOR**

Central Asphalt, Inc.

(Company Name)

By



Title

PRESIDENT

**ATTEST:**

**CITY OF VICKSBURG**

By

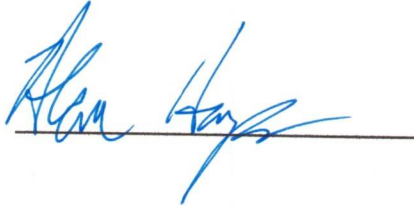
\_\_\_\_\_  
Clerk

By

\_\_\_\_\_  
George Flaggs, Jr., Mayor

**CORPORATE CERTIFICATE**

I ALAN HAYES certify that I am the Secretary of the corporation named as Contractor in the foregoing Contract; that GREGORY E. HAYES who signed said Contract on behalf of the Contractor was then PRESIDENT of said Corporation; that said Contract was duly signed for and in behalf of said corporation by authority of its governing body and is within the scope of its corporate powers.

A handwritten signature in blue ink, appearing to read "Alan Hayes", is written over a horizontal line.

**(Corporate Seal)**



PAYMENT BOND

Bond No. 8004148

KNOW ALL MEN BY THESE PRESENTS: that

CENTRAL ASPHALT CO., INC.

(Name of Contractor)

1208 National Street

Vicksburg , MS 39180
(Address of Contractor)

a Corporation, hereinafter called Principal, (Corporation, Partnership or Individual) and

FCCI Insurance Company
(Name of Surety)

6300 University Parkway Sarasota, FL 34240 - 8424
(Address of Surety)

hereinafter called Surety, are held and firmly bound unto City of Vicksburg hereinafter called OWNER, in the penal sum of Five Hundred Twenty-Four Thousand Eight Hundred Sixty-Eight Dollars, \$( 524,868 ) in lawful money of the United States, for the payment of which sum well and truly to be made, we bind ourselves, successors, and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THIS OBLIGATION is such that whereas, the Principal entered into a certain contract with the OWNER, dated the \_\_\_\_\_ day of \_\_\_\_\_, 2024, a copy of which is hereto attached and made a part hereof for the construction of:

CITY OF VICKSBURG NRCS EWP EROSION CONTROL PROJECT - EVERGREEN DRIVE, IOWA BOULEVARD SITE 4, AND PATRICIA STREET STABILIZATION (3 SITES)

NOW, THEREFORE, if the Principal shall promptly make payment to all persons, firms, SUBCONTRACTORS, and corporations furnishing materials for or performing labor in the prosecution of the WORK provided for in such contract, and any authorized extension or modification thereof, including all amounts due for materials, lubricants, oil, gasoline, coal and coke, repairs on machinery, equipment and tools, consumed or used in connection with the construction of such WORK, and all insurance premiums on said WORK, and for all labor, performed in such WORK whether by SUBCONTRACTOR or otherwise, then this obligation shall be void; otherwise to remain in full force and effect.

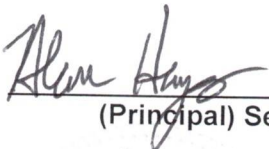
PROVIDED, FURTHER, that the said Surety, for value received hereby stipulates and agrees that no change,

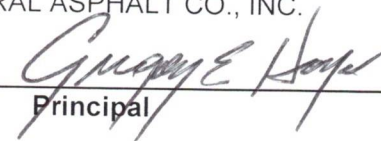
extension of time, alteration or addition to the terms of the contract or to **WORK** to be performed hereunder or the **SPECIFICATIONS** accompanying the same shall in any way affect its obligation on this **BOND**, and it does hereby waive notice of any such change, extension of time, alteration or addition to the terms of the contract or to the **WORK** or to the **SPECIFICATIONS**.

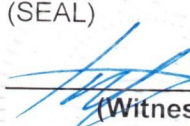
**PROVIDED, FURTHER**, that no final settlement between the **OWNER** and the **CONTRACTOR** shall abridge the right of any beneficiary hereunder, whose claim may be unsatisfied.

**IN WITNESS WHEREOF**, this instrument is executed in 5 counterparts, each one of which shall be deemed an original, this the \_\_\_\_ day of \_\_\_\_\_, 2024.

**ATTEST:**

  
\_\_\_\_\_  
(Principal) Secretary

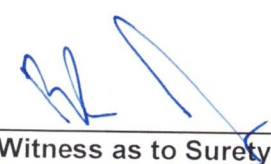
ATTEST:  
CENTRAL ASPHALT CO., INC.  
BY:   
\_\_\_\_\_  
Principal

(SEAL)  
  
\_\_\_\_\_  
(Witness as to Principal)

**ATTEST:**

See Attached Power of Attorney  
\_\_\_\_\_  
(Surety) Secretary

FCCI Insurance Company  
\_\_\_\_\_  
Surety

(SEAL)  
  
\_\_\_\_\_  
Witness as to Surety

BY:   
\_\_\_\_\_  
Stephen Wesley Price, Jr. Attorney-in Fact



Blake Johnson  
\_\_\_\_\_  
(Address)  
315 Newpointe Drive Ridgeland, MS 39157  
\_\_\_\_\_

Fisher Brown Bottrell/MMA  
\_\_\_\_\_  
(Address)  
315 Newpointe Drive Ridgeland, MS 39157  
\_\_\_\_\_

**NOTE:** Date of **BOND** must not be prior to date of Contract.  
If **CONTRACTOR** is partnership, all partners should execute **BOND**.

**IMPORTANT:** Surety companies executing **BONDS** must appear on the Treasury Department's most current list (Circular 580 as amended) and be authorized to transact business in the state where **PROJECT** is located.

PERFORMANCE BOND

Bond No. 8004148

KNOW ALL MEN BY THESE PRESENTS: that

CENTRAL ASPHALT CO., INC.

(Name of Contractor)

1208 National Street Vicksburg , MS 39180

(Address of Contractor)

a Corporation, hereinafter called Principal, (Corporation, Partnership or Individual), and

FCCI Insurance Company

(Name of Surety)

6300 University Parkway Sarasota, FL 34240 - 8424

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hereinafter called Surety, are held and firmly bound unto City of Vicksburg hereinafter called OWNER, in the penal sum of Dollars, \$( 524,868 ) in lawful money of the United States, for the payment of which sum well and truly to be made, we bind ourselves, successors, and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THIS OBLIGATION is such that whereas, the Principal entered into a certain contract with the OWNER, dated the \_\_\_ day of \_\_\_, 2024 a copy of which is hereto attached and made a part hereof for the construction of:

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NOW, THEREFORE, if the Principal shall well, truly, and faithfully perform its duties, all the undertakings, covenants, terms, conditions, and agreements of said contract during the original term thereof, and any extensions thereof which may be granted by the OWNER, with or without notice to the Surety and during the one year guaranty period, and if he shall satisfy all claims and demands incurred under such contract, and shall fully indemnify and save harmless the OWNER from all costs and damages which it may suffer by reason of failure to do so, and shall reimburse and repay the OWNER all outlay and expense which the OWNER may incur in making good any default, then this obligation shall be void otherwise to remain in full force and effect.

PROVIDED, FURTHER, that the said Surety, for value received hereby stipulates and agrees that no change, extension of time, alteration or addition to the terms of the contract or to WORK to be performed hereunder or the SPECIFICATIONS accompanying the same shall in any way affect its obligation on this BOND, and it does hereby waive notice of any such change, extension of time, alteration or addition to the terms of the contract or to the WORK or to the SPECIFICATIONS.

PROVIDED, FURTHER, that no final settlement between the OWNER and the CONTRACTOR shall abridge the right of any beneficiary hereunder, whose claim may be unsatisfied.

IN WITNESS WHEREOF, this instrument is executed in 5 counterparts, each one of which shall be deemed an original, this the \_\_\_\_\_ day of \_\_\_\_\_, 2024.

ATTEST:

[Signature]  
(Principal) Secretary

CENTRAL ASPHALT CO., INC.

BY: [Signature]  
Principal

(SEAL)

[Signature]  
(Witness as to Principal)

ATTEST:

See attached Power of Attorney

FCCI Insurance Company

~~(Surety) Secretary~~

Surety

(SEAL)

[Signature]  
Witness as to Surety

BY: [Signature]  
Stephen Wesley Price, Jr. Attorney-in Fact



Blake Johnson  
(Address)

Fisher Brown Bottrell/MMA  
(Address)

315 Newpointe Drive Ridgeland, MS 39157

315 Newpointe Drive Ridgeland, MS 39157

NOTE: Date of BOND must not be prior to date of Contract.  
If CONTRACTOR is partnership, all partners shall execute BOND.

IMPORTANT: Surety companies executing BONDS must appear on the Treasury Department's most current list (Circular 580 as amended) and be authorized to transact business in the state where the PROJECT is located.



### GENERAL POWER OF ATTORNEY

Know all men by these presents: That the FCCI Insurance Company, a Corporation organized and existing under the laws of the State of Florida (the "Corporation") does make, constitute and appoint:

Taylor Leggett; Jerry E Horner Jr; Jerry G Veazey Jr; Jason J Young; Angela Bullie; Trina Cobb; Peggy L Jackson; Amanda Jean Charfauros; Stephen Wesley Price Jr; Hunter Cox

Each, its true and lawful Attorney-In-Fact, to make, execute, seal and deliver, for and on its behalf as surety, and as its act and deed in all bonds and undertakings provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed the sum of (not to exceed \$20,000,000.00): \$20,000,000.00

This Power of Attorney is made and executed by authority of a Resolution adopted by the Board of Directors. That resolution also authorized any further action by the officers of the Company necessary to effect such transaction.

The signatures below and the seal of the Corporation may be affixed by facsimile, and any such facsimile signatures or facsimile seal shall be binding upon the Corporation when so affixed and in the future with regard to any bond, undertaking or contract of surety to which it is attached.

In witness whereof, the FCCI Insurance Company has caused these presents to be signed by its duly authorized officers and its corporate Seal to be hereunto affixed, this 23rd day of July, 2020.

Attest: Christina D. Welch  
Christina D. Welch, President  
FCCI Insurance Company



Christopher Shoucair  
Christopher Shoucair,  
EVP, CFO, Treasurer, Secretary  
FCCI Insurance Company

State of Florida  
County of Sarasota

Before me this day personally appeared Christina D. Welch, who is personally known to me and who executed the foregoing document for the purposes expressed therein.

My commission expires: 2/27/2027



PEGGY SNOW  
Commission # HH 326535  
Expires February 27, 2027

Peggy Snow  
Notary Public

State of Florida  
County of Sarasota

Before me this day personally appeared Christopher Shoucair, who is personally known to me and who executed the foregoing document for the purposes expressed therein.

My commission expires: 2/27/2027



PEGGY SNOW  
Commission # HH 326535  
Expires February 27, 2027

Peggy Snow  
Notary Public

### CERTIFICATE

I, the undersigned Secretary of FCCI Insurance Company, a Florida Corporation, DO HEREBY CERTIFY that the foregoing Power of Attorney remains in full force and has not been revoked; and furthermore that the February 27, 2020 Resolution of the Board of Directors, referenced in said Power of Attorney, is now in force.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

Christopher Shoucair  
Christopher Shoucair, EVP, CFO, Treasurer, Secretary  
FCCI Insurance Company





CENTASP-01

DJACOBS

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
9/30/2024

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).

<b>PRODUCER</b> Fisher Brown Bottrell Insurance P. O. Box 1490 Jackson, MS 39215	<b>CONTACT NAME:</b> Denise Jacobs, CAWC, CBIA <b>PHONE (A/C, No, Ext):</b> (601) 960-7445 <b>FAX (A/C, No):</b> (601) 208-8465 <b>E-MAIL ADDRESS:</b> DJacobs@fbins.com												
<b>INSURER(S) AFFORDING COVERAGE</b>													
<b>INSURED</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>INSURER A :</b> Employers Mutual Casualty Company</td> <td style="width: 20%; text-align: right;"><b>NAIC #</b></td> </tr> <tr> <td><b>INSURER B :</b> Colony Specialty Ins Company</td> <td style="text-align: right;">21415</td> </tr> <tr> <td><b>INSURER C :</b></td> <td></td> </tr> <tr> <td><b>INSURER D :</b></td> <td></td> </tr> <tr> <td><b>INSURER E :</b></td> <td></td> </tr> <tr> <td><b>INSURER F :</b></td> <td></td> </tr> </table>	<b>INSURER A :</b> Employers Mutual Casualty Company	<b>NAIC #</b>	<b>INSURER B :</b> Colony Specialty Ins Company	21415	<b>INSURER C :</b>		<b>INSURER D :</b>		<b>INSURER E :</b>		<b>INSURER F :</b>	
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<b>INSURER F :</b>													
Central Asphalt Co., Inc. 1208 National Street Vicksburg, MS 39180													

**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.

INSTR	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 <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			6X58865	9/1/2024	9/1/2025	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>EACH OCCURRENCE</td><td style="text-align: right;">\$ 1,000,000</td></tr> <tr><td>DAMAGE TO RENTED PREMISES (Ea occurrence)</td><td style="text-align: right;">\$ 500,000</td></tr> <tr><td>MED EXP (Any one person)</td><td style="text-align: right;">\$ 10,000</td></tr> <tr><td>PERSONAL &amp; ADV INJURY</td><td style="text-align: right;">\$ 1,000,000</td></tr> <tr><td>GENERAL AGGREGATE</td><td style="text-align: right;">\$ 2,000,000</td></tr> <tr><td>PRODUCTS - COMP/OP AGG</td><td style="text-align: right;">\$ 2,000,000</td></tr> <tr><td><b>EMPLOYMENT PRAC</b></td><td style="text-align: right;">\$ 100,000</td></tr> </table>	EACH OCCURRENCE	\$ 1,000,000	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000	MED EXP (Any one person)	\$ 10,000	PERSONAL & ADV INJURY	\$ 1,000,000	GENERAL AGGREGATE	\$ 2,000,000	PRODUCTS - COMP/OP AGG	\$ 2,000,000	<b>EMPLOYMENT PRAC</b>	\$ 100,000
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A	X	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			6X58865	9/1/2024	9/1/2025	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>COMBINED SINGLE LIMIT (Ea accident)</td><td style="text-align: right;">\$ 1,000,000</td></tr> <tr><td>BODILY INJURY (Per person)</td><td style="text-align: right;">\$</td></tr> <tr><td>BODILY INJURY (Per accident)</td><td style="text-align: right;">\$</td></tr> <tr><td>PROPERTY DAMAGE (Per accident)</td><td style="text-align: right;">\$</td></tr> <tr><td></td><td style="text-align: right;">\$</td></tr> </table>	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000	BODILY INJURY (Per person)	\$	BODILY INJURY (Per accident)	\$	PROPERTY DAMAGE (Per accident)	\$		\$				
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A	X	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			6X58865	9/1/2024	9/1/2025	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>EACH OCCURRENCE</td><td style="text-align: right;">\$ 5,000,000</td></tr> <tr><td>AGGREGATE</td><td style="text-align: right;">\$ 5,000,000</td></tr> <tr><td></td><td style="text-align: right;">\$</td></tr> </table>	EACH OCCURRENCE	\$ 5,000,000	AGGREGATE	\$ 5,000,000		\$								
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A	X	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y <input checked="" type="checkbox"/> N    N/A If yes, describe under DESCRIPTION OF OPERATIONS below			6X58865	9/1/2024	9/1/2025	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>E.L. EACH ACCIDENT</td><td style="text-align: right;">\$ 1,000,000</td></tr> <tr><td>E.L. DISEASE - EA EMPLOYEE</td><td style="text-align: right;">\$ 1,000,000</td></tr> <tr><td>E.L. DISEASE - POLICY LIMIT</td><td style="text-align: right;">\$ 1,000,000</td></tr> </table>	E.L. EACH ACCIDENT	\$ 1,000,000	E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000	E.L. DISEASE - POLICY LIMIT	\$ 1,000,000								
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B		Leased/Rented			IM258701	9/1/2024	9/1/2025	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Ded: \$2,500</td><td style="text-align: right;">\$ 150,000</td></tr> </table>	Ded: \$2,500	\$ 150,000												
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 Reference Only Project: NRCS EWP Project - NR244423XXXXC013 (3 Sites on Evergreen Street / Iowa Drive / Patricia Street

<b>CERTIFICATE HOLDER</b>  City of Vicksburg 1401 Walnut Street Vicksburg, MS 39180	<b>CANCELLATION</b>  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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## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Fisher Brown Bottrell Insurance</b>		NAMED INSURED <b>Central Asphalt Co., Inc. 1208 National Street Vicksburg, MS 39180</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		EFFECTIVE DATE: <b>SEE PAGE 1</b>	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>		

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

## Description of Operations

The General Liability, Automobile Liability & Excess Liability policy(s) contain automatic additional insured wording when required by written contract with the named insured listed above. The General Liability includes automatic ongoing and completed operations coverage when required by written contract with the named insured listed above. The General Liability, Automobile Liability, Excess Liability & Workers Comp policy(s) contain an automatic waiver of subrogation provision where required by written contract with the named insured listed above. Any conveyance of protection indicated only applies as per the policy documents, which are available for review upon request. Officers/Partners/Executives included in worker's compensation coverage. At the time of loss, insured value will be the lesser of the ACV, market value or replacement with like kind or quality. All coverage is subject to policy terms, conditions and exclusions.