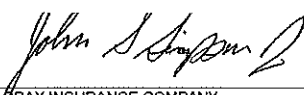


CERTIFICATE OF LIABILITY INSURANCE				DATE (MM/DD/YY) 9/28/2022			
PRODUCER Marine & Industrial Insurance Brokers, LLC 19009 State Hwy 181 Fairhope, AL 36532			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.				
			COMPANIES AFFORDING COVERAGE				
			COMPANY A			THE GRAY INSURANCE COMPANY A.M. Best Rating A- VIII, NAIC#: 36307	
			COMPANY B				
			COMPANY C				
INSURED H. G. Harders & Son, Inc. 5521 East Highway 98 Panama City, FL 32404			COMPANY D				
COVERAGES							
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.							
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS		
A	GENERAL LIABILITY	XSGL-100051	10/1/2021	10/1/2024	GENERAL AGGREGATE	\$3,000,000.00	
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				PRODUCTS – COM/OP AGG	\$3,000,000.00	
	<input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT				PERSONAL & ADV INJURY	\$1,000,000.00	
					EACH OCCURRENCE	\$1,000,000.00	
					FIRE DAMAGE (Any one fire)	\$100,000.00	
					MED EXP (Any one person)	\$5,000.00	
A	AUTOMOBILE LIABILITY	XSAL-100057	10/1/2021	10/1/2024	COMBINED SINGLE LIMIT	\$1,000,000.00	
	<input checked="" type="checkbox"/> ANY AUTO				BODILY INJURY (Per person)		
	<input checked="" type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident)		
	<input checked="" type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE		
	<input checked="" type="checkbox"/> HIRED AUTOS						
	<input type="checkbox"/> NON-OWNED AUTOS						
	GARAGE LIABILITY				AUTO ONLY – EA ACCIDENT		
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY		
					EACH ACCIDENT		
					AGGREGATE		
A	EXCESS LIABILITY	GXS-100200	10/1/2022	10/1/2023	EACH OCCURRENCE	\$4,000,000.00	
	<input checked="" type="checkbox"/> UMBRELLA FORM				AGGREGATE	\$4,000,000.00	
	<input checked="" type="checkbox"/> OTHER THAN UMBRELLA FORM						
A	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY	GWC-100203	10/1/2022	10/1/2023	<input checked="" type="checkbox"/> WC STATUTORY LIMITS	<input type="checkbox"/> OTHER	
	THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE:				<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> EXCL	
					EL EACH ACCIDENT	\$1,000,000.00	
					EL DISEASE – POLICY LIMIT	\$1,000,000.00	
			EL DISEASE – EA EMPLOYEE	\$1,000,000.00			
	OTHER						
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS The certificate holder is an additional insured on all policies except Workers' Compensation and is provided a Waiver of Subrogation, all if required by written contract. The above insurance policies shall be primary and noncontributory to any other insurance policies maintained by the certificate holder, if required by written contract.							
CERTIFICATE HOLDER 2389#37_REVISED Okaloosa County BOCC 5479-A Old Bethel Rd. Crestview, FL 32536			CONTRACT#: C21-3083-TDD H.G. HARDERS & SON, INC. ARTIFICIAL REEF TRANSPORTATION & DEPLOYMENT SERVICES EXPIRES: 05/31/2024  WRITTEN				
GCF 00 50 01 01 12			THE GRAY INSURANCE COMPANY				

THE GRAY INSURANCE COMPANY

The below coverages apply if the corresponding policy number is indicated on the previous page.

A. Commercial General Liability

General Liability Policy Includes:

Blanket Waiver of Subrogation when required by written contract.

Blanket Additional Insured when required by written contract.

Primary Insurance Wording Included when required by written contract.

Broad Form Property Damage Liability including Explosion, Collapse and Underground (XCU).

Premises/Operations

Products/Completed Operations

Contractual Liability

Sudden and Accidental Pollution Liability

Occurrence Form

Personal Injury

"In Rem" Endorsement

Cross Liability

Severability of Interests Provision

"Action Over" Claims

Independent Contractors coverage for work sublet

Vessel Liability - Watercraft exclusion has been modified by the vessels endorsement on scheduled equipment.

General Aggregate applies per project or equivalent.

B. Automobile Liability Policy Includes:

Blanket Waiver of Subrogation when required by written contract.

Blanket Additional Insured when required by written contract.

C. Workers Compensation Policy Includes:

Blanket Waiver of Subrogation when required by written contract.

U.S. Longshoremen's and Harbor Workers Compensation Act Coverage

Outer Continental Shelf Land Act

Jones Act (including Transportation, Wages, Maintenance, and Cure),

Death on the High Seas Act & General Maritime Law.

Maritime Employers Liability Limit: \$1,000,000

Voluntary Compensation Endorsement

Other States Insurance

Alternate Employer/Borrowed Servant Endorsement

"In Rem" Endorsement

Gulf of Mexico Territorial Extension

D. Excess Liability Policy Includes:

Coverage is excess of the Auto Liability, General Liability, Employers Liability, & Maritime Employers Liability policies

Blanket Waiver of Subrogation when required by written contract.

Blanket Additional Insured when required by written contract.