 <p>CITY OF ST. CHARLES ILLINOIS • 1834</p>	AGENDA ITEM EXECUTIVE SUMMARY		Agenda Item number: 5b
	Title:	Recommendation to Approve an Application for a Massage Establishment License for Zeal Spa Corporation at 2015 Dean St., Suite 7A, St. Charles, IL	
Presenter:	Police Chief Keegan		
Meeting: Government Operations Committee		Date: April 17, 2023	
Proposed Cost: \$		Budgeted Amount: \$	Not Budgeted: <input type="checkbox"/>
TIF District: Choose an item.			
Executive Summary (if not budgeted, please explain):			
<p>Zeal Spa Corporation, located at 2015 Dean St., Suite 7A, applied for a massage license.</p> <p>The background investigation has been completed. Please see the attached packet for further information.</p> <p><i>This item will be discussed by the Liquor Control Commission at 4:30 pm on Monday, April 17, 2023 before consideration by this committee. A final vote will be taken during the May 1, 2023, City Council meeting.</i></p>			
Attachments (please list):			
Massage Establishment Application Background Check Site Plan Business Plan			
Recommendation/Suggested Action (briefly explain):			
Recommendation to approve an application for a Massage Establishment License for Zeal Spa located at 2015 Dean St., Suite 7A, St. Charles, IL.			



Memo

Date: 4/7/2023

To: Lora Vitek, Mayor-Massage Commissioner

From: James Keegan, Chief of Police

Re: Background Investigation: Massage (Asian Essence Spa-2015 Dean Street, Suite 7A)

The purpose of this memorandum is to document and forward to your attention the results of the background investigation conducted by members of the St. Charles Police Department concerning the above-mentioned establishment. Asian Essence.

This site was the former location of Shangri-La Spa, which had its Massage License revoked for cause of January 2nd, 2018. City ordinance prohibits another massage location for occupying this space for a period of 5-years. That being said, the moratorium has since expired and Asian Spa is seeking to occupancy this space

As is customary procedure, a detective was assigned to this investigation and reviewed not only the site location via an inspection, but also the corresponding application and applicants. Our overall background investigation was very thorough and comprehensive. We found nothing of a derogatory nature that would preclude either the site location or the applicants from moving forward with a massage license, subject to Council/Commission approval.

Thank you in advance for your consideration in this matter.

Police Department



CITY OF
ST. CHARLES
ILLINOIS • 1834

Date: 04/05/2023

To: Chief Keegan via Chain of Command

From: Commander Drew Lamela #340 DL-340

DL-340

RE: Massage Establishment Background / DanDan Li and Adam Goranson – Asian Essence Spa

The purpose of this memo is to document the background investigation of DanDan Li and Adam Goranson pursuant to her application for Massage Establishment License for Asian Essence Spa.

APPLICANT:

Goranson, Adam Scott

Adam stated that he has resided at his address for approximately 2 years. Adam has no contacts through the Chicago Police Department's I-CLEAR system.

Adam has no contacts through our department's New World System.

According to the Kane County and Cook County Circuit Clerk's Office, Adam Goranson has no current or prior cases.

A check through TLOxp shows Adam Goranson has never had any bankruptcies, liens, criminal or civil case judgments against him. (*TLOxp is a law enforcement search engine*)

Adam is a U.S. Citizen and was born in Chicago, Illinois. Adam possesses valid Illinois Driver's License (See attached copy of driver's license)

Adam does not possess a State of Illinois Massage Therapist License.

I logged onto the Illinois Department of Financial & Professional Regulations web site. I ran Adam, which indicated that he was "No Record".

Service, Courage, Professionalism, Dedication



APPLICANT:

Li, DanDan

[REDACTED]

DanDan resides at the above address [REDACTED] Illinois. The DuPage County Sheriff's Department records do not contain any criminal/conviction information for DanDan.

DanDan attended Estelle Medical Academy in 2019 where she completed the 610 hour course for Massage Therapist. (See attached certificate)

DanDan possesses a valid State of Illinois Massage Therapist License #227.021522.

I logged onto the Illinois Department of Financial & Professional Regulations web site. I ran DanDan's Massage Therapist License, which came back "Active" with "No Discipline". (See attached IDFPR document)

DanDan has no contacts through the Chicago Police Department's ICLEAR System.

DanDan has no contacts through our department's New World System.

DanDan has no contacts through the Kane County Aegis system.

A check through TLOxp shows DanDan Li has never had any bankruptcies, liens, criminal or civil case judgments against her. (TLOxp is a law enforcement search engine)

According to the Kane County, DuPage County and Cook County Circuit Clerk's Office, DanDan has no current or prior cases.

I logged onto www.google.com and did not locate any negative articles or police / arrest reports for DanDan Li.

DanDan Li was born in the People's Republic of China and moved to the United States in 2017. [REDACTED] DanDan provided me with a copy of her United States of America Permanent Resident Card [REDACTED]. DanDan provided me with a copy of her Illinois Driver's License [REDACTED] (See attached documents)

I logged onto TLOxp, which is a Law Enforcement Data Base. I ran DanDan's Social Security number, which registered to her. TLOxp did not list any additional licenses registered to DanDan.

On 03/27/2023, DanDan and Adam submitted fingerprints to the City of St. Charles.

On 03/30/2023, I met with DanDan Li and Adam Goranson at the St. Charles Police Department where they signed waiver allowing me to conduct this background investigation. Adam stated that he and DanDan will be co-owners of Asian Essence Spa. Adam stated that he and DanDan formed Zeal Spa Corporation and their incorporation date was on 03/16/2023. Adam and DanDan stated that Asian Essence Spa will be located at 2015 Dean Street "7A" in St. Charles, Illinois.

Adam stated that he would be the on-site manager and would not be performing massages. DanDan advised that she would also be listed as a manager. DanDan stated that she would be the only employee conducting massages. DanDan and Adam stated that once their business begins to grow, they will be hiring more massage therapists and possibly another manager. Adam and DanDan stated that as of now, they will be the only employees.

Adam and DanDan stated that they will be signing a one-year lease with the owner of 2015 Dean Street "7A", Nicole "Lifa" Jiang. Adam stated that if the business continues to grow within the one-year of signing the lease, they will have an option to extend their lease to three years. Adam and DanDan stated that once their license is approved, they would sign the lease for the business. (See attached copy of lease)

2015 Dean Street "7A" is the former site of Shangri La Massage and Spa. Adam and DanDan stated that they will not be making any restorations to the business. Adam and DanDan provided me with a floor plan of the business. (See attached floor plan in lease agreement) Adam and DanDan advised that there are ten rooms designated for massages, two dry sauna rooms and a men's and women's restroom. Adam and DanDan stated that table showers will not be offered. Adam and DanDan stated that there is a fully equipped laundry room and a kitchen area for employees only that will be used as a break room.

Adam and DanDan stated that the business will be open from Monday – Sunday from 10:00 am – 9:00 pm. DanDan stated that they would be advertising on Groupon.com and on Google Ad. Adam and DanDan stated that they anticipate opening the business in early to middle of June, 2023.

Adam and DanDan provided me with a copy of their Certificate of Liability Insurance through PCF Insurance Services of the West, LLC DBA Total Insurance Services. (Policy #BZS62579634) The insurance coverage is for \$1,000,000.00 for each occurrence and \$2,000,000.00 in aggregate. The insurance binder is compliant with the Massage Establishment License, Local Ordinance 5.20. (See attached copy of insurance policy)

I logged onto the Illinois Secretary of State website and ran Zeal Spa Corporation. The search revealed that the corporation is in Good Standing. Adam provided me with a copy of the Articles of Incorporation. (See attached document)

DanDan and Adam stated that they have reviewed the definitions and requirements of Massage Therapist License, Local Ordinance Chapter 5.20.

On 04/05/2023, at 1200 hours, I went to 2015 Dean Street "7A" in St. Charles, Illinois to conduct an inspection of the business. (Formally known as Shangri La Spa) The business is located in a strip mall on the south side of Dean Street. There is a large white address sign at the private drive with the numbers "2015" on the top. Located on the sign are names of other businesses within the strip mall. Shangri La Spa is still listed on the sign as one of the businesses.

Asian Essence Spa will be located in suite "7A". There is one door for the establishment that face east. The business is in clear view from Dean Street. The Shangri La Spa sign is currently posted above the main door. There is a Remax sign in the front window advertising the office space for rent.

I met with the owner / manager, DanDan Li. DanDan was wearing a work smock uniform. Asian Essence Spa is not open for business at this time. DanDan and I were met by a male Asian subject who had the keys for the business. DanDan and I entered the business where I began the inspection.

As you enter the establishment there is a front lobby area with a large desk. DanDan advised that this would remain as the reception area. As you pass the front desk there is a long hallway. The first room just beyond the reception area is an office. Along the south side of the hallway I noticed two rooms designated for showers. The first shower room was a unisex shower room and just south of that room was a handicap shower room. On each side of the shower rooms were large saunas. As you pass this area, there are two massage rooms and a women's and men's restroom. The restrooms had locking mechanisms and were clean.

Along the north side of the hallway, I observed two suite areas. As you walk into the suite areas, there are four separate rooms designated for massages. As you pass the suites, there are two more rooms designated for massages. DanDan stated that she has a total of ten rooms designated for massages. I noticed that none of the rooms designated for massages had locks on them.

All of the massage rooms appeared neat and clean. Some of the rooms had massage tables and furniture and others did not. DanDan stated that she would not be using the furniture or massage tables that were left behind by the previous owner. DanDan stated that she would be placing her own massage tables in the rooms.

Located on the far west end of the business, I noticed a room with a large washer and dryer. DanDan stated that she would be cleaning the linens and uniforms at the business. Across from the laundry room was a kitchen. DanDan stated that this area would only be allowed for employees to take their breaks in. The kitchen contained a refrigerator, sink and counter space.

I informed DanDan that once Asian Essence Spa is open, she would have to post her Massage Therapist License in the lobby area. I asked DanDan if she would be hiring staff. DanDan stated that she no plans on hiring anyone else at this time. DanDan stated that once her business begins to grow, she will hire more massage therapists. I informed DanDan that she will have to post all of their Massage Therapist Licenses in the lobby as well. DanDan stated that she understood and would post all message therapist license in the front lobby/reception area.

I informed DanDan that once Asian Essence Spa is open, she will have to post the hours of operation along with a menu of the massages with the prices at the front desk. DanDan stated that she would post the signs once she opens the business. DanDan stated that the signs would be ready in early June of 2023. DanDan stated that she plans on opening her business at that time.

I asked DanDan if she had signs made for the business. DanDan stated that she and Adam are in the process of having new signs made for Asian Essence Spa. DanDan stated that she along with any and all new employees would be issued a uniform in the form of a medical smock. DanDan stated that there would be no renovations made to the business.

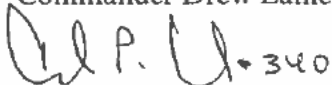
During the inspection, I informed DanDan that she could not serve any alcohol at the business and she stated that she understood and would not be offering alcoholic beverages. At this time, the business meets the Massage Inspection Requirements. The layout of the business matches the floor plan that was provided during this background investigation.

I received a response from the Illinois State Bureau of Identification reference Adam's fingerprints, which indicated one arrest by Chicago Police Department in 2006 for Permit DUI to Operate Motor Vehicle.

I received a response from the Illinois State Bureau of Identification reference DanDan's fingerprints, which indicated no arrests.

This concludes this background investigation.

Commander Drew Lamela #340



Drew P. Lamela #340

CITY OF ST. CHARLES
TWO EAST MAIN STREET
ST. CHARLES, ILLINOIS 60174-1984



DEPARTMENT: MAYOR'S OFFICE

PHONE: 630.377.4422

MESSAGE ESTABLISHMENT LICENSE APPLICATION
NON-REFUNDABLE

Annual License Application Fee: \$250.00 **Fingerprint Fee: \$50.00 (if new owner)**

Application must be completed in full and notarized before it will be accepted.

All fees must be paid at the time the application is submitted and a current certificate of insurance must be included with this application.

NOTE: Applicant must be fingerprinted by the St. Charles Police Department and must provide two passport-size photographs (2 x 2 inches, head and shoulders area, facing forward) with this application.

1. New License Application Renewal Application

2. Please select the option that best describes your business:

Corporation Partnership Individual

3. Business Name: Zeal Spa Corporation Sales Tax# [REDACTED]

Business Address: 2015 Dean Street, St. Charles, IL 60174 Business Phone: (773) 704-0801

4. Name of Applicant: [REDACTED] Home Phone: [REDACTED]

Home Address: [REDACTED] City/Zip: Chicago/60613

Email Address: [REDACTED] Social Security #: [REDACTED] Date of Birth: [REDACTED]

Driver's License #: [REDACTED] Issuing State: IL

****Must include a photocopy of government issued identification card.**

5. Have you ever been convicted of a criminal or ordinance violation? (other than minor traffic offences):

Yes No

6. If yes, explain in detail:

7. Days/Hours of Operation: Mon-Sun 10am-9pm

8. Will the business be supervised and conducted by a manager?: Yes/No Yes

If no, please explain:

9. Name of Manager: DanDan Li Home Phone: [REDACTED]
Home Address: [REDACTED] City/Zip: [REDACTED]
Social Security: [REDACTED] Date of birth: [REDACTED]

10. List as indicated previous three years' employment history:

Employer: Zenest Corp DBA Asian Essence Spa Phone: (630) 999-9099

Address: 801 E Butterfield Rd Ste 102 Lombard, IL 60148 Occupation: Owner/Manager

Dates of employment: From: 02/2021 To: 03.2023

Employer: Asian Royal Spa Phone: (847) 808-0062

Address: 2021 N Milwaukee Ave. Riverwoods, IL 60015 Occupation: Massage Therapist

Dates of employment: From: 03/2020 To: 12/2020

Employer: _____ Phone: _____

Address: _____ Occupation: _____

Dates of employment: From: _____ To: _____

11. Has the manager ever been convicted of a criminal or ordinance violation (other than minor traffic offenses): Yes/No No

If yes, explain in detail:

12. Will you operate by appointment only? Yes/No No

13. If you answered Yes to #12, will walk-ins be accepted? Yes/No Yes

14. License and/or permit history. List all prior Massage Licenses/Permits and current status (use additional sheet if needed):

Issuing authority: State of Illinois Dept of Financial and Professional Regulation Status: Expires 12/31/2024

Issuing authority: _____ Status: _____

15. Have you or any of your licensed massage therapists been sanctioned by the Illinois Department of Professional Regulation concerning your licensure? **As a reminder and per Illinois law, all Massage Therapists practicing inside the State of Illinois must be licensed by State of Illinois. Out of state licensees are NOT valid in Illinois.** Yes/No No

16. If any prior licenses/permits have been revoked/suspended, state the reason and disposition:

Reason: _____ Disposition: _____

Reason: _____ Disposition: _____

17. Describe the building and specific location within the building where the Massage business will be conducted:

****ATTACH A FLOOR LAYOUT/DIAGRAM OF THE BUSINESS****

Approx sq ft of principal business: 3800 Massage stations 12 rooms Premises _____

18. Describe other activities or business conducted at this location:

There are (2) dry saunas for use in the building

19. List as indicated all massage therapists and employees. This list must be updated with the office of the Liquor Commissioner within 10 days of any employment change.

Name: DanDan Li Home phone: 

Address  City/Zip: 

Position employed: Owner/Manager/Massage Therapist

State of Illinois Massage License Number: 227.021522

Name: _____ Home phone: _____

Address: _____ City/Zip: _____

Position employed: _____

State of Illinois Massage License Number: _____

Name: _____ Home phone: _____

Address: _____ City/Zip: _____

Position employed: _____

State of Illinois Massage License Number: _____

Name: _____ Home phone: _____

Address: _____ City/Zip: _____

Position employed: _____

State of Illinois Massage License Number: _____

This Section for Corporate or Partnership Applications Only

1. List each officer, director or shareholder owning 20% or more stock or controlling interest of the corporation/partnership:

Name	Address	Home Phone #	Date of Birth
Adam Goranson			
DanDan Li			

2. Has any officer, manager, director or shareholder owning 20% or more of the stock of the corporation ever been convicted of a criminal or ordinance violation (other than minor traffic offenses)?

Yes No

3. If yes, explain in detail:

Affidavit

State of Illinois)
) SS
County of Kane)

I/We, the undersigned, being first duly sworn, say that I/we have read the foregoing application and that the statements therein are true, complete, and correct and are upon my/our personal knowledge and information and that I/we will not violate any of the ordinances of the City of St. Charles or the laws of the State of Illinois or the laws of the United States of America, in the conduct of the place of business described herein.

Signature of Applicant Adam J. [Signature]

Signature of Applicant [Signature]

I, SHARON BRINGELSON, a Notary Public in and for said county in the state aforesaid, do hereby certify that the applicant(s), appeared before me this day in person and acknowledged that he/she/they signed the foregoing application as his/her/their free and voluntary act for the use and purposes therein set forth.

Given under my hand and notarial seal this 24 day of March, 2023.

SEAL



Sharon J Bringelson
Notary Public

Estelle Medical Academy

This Certifies That
Dan Dan Li

has satisfactorily completed the Course of Study prescribed in
Massage Therapist (610 Hours)



and is awarded this

Diploma

Given at Skokie, Illinois this 9th day of October 2019



Director

**European Massage Therapy School
DBA Estelle Medical Academy**

4905 Old Orchard Shopping Center #710
Skokie, IL 60077

C.E. Sponsor Registration # 245000374

All hours are classroom instruction held on premises at
European Massage Therapy School, 4905 Old Orchard Shopping Center, Suite 710 in Skokie, IL 60077.

Certificate of Attendance

Student's Name DAN DAN LI
IL License Number 227.021522
Title of C.E. Program Advanced Massage Techniques, Professional Ethics
Course Description Advanced Massage Techniques, 20.0 hours
Professional Ethics 3.0 hours
Sexual Harassment Prevention 1.0 hours
Date of Attendance December 3, 8, 10, 2022
Number of C.E. Hours* 24.0 hours
Director's Signature [Signature] Date 12/15/2022





Cut on Dotted Line ✂

For future reference, IDFPR is now providing each person/business a unique identification number, 'Access ID', which may be used in lieu of a social security number, date of birth or FEIN number when contacting the IDFPR. Your Access ID is: 4298967



Cut on Dotted Line ✂



Illinois Department of Financial and Professional Regulation

Lookup Detail View

Contact

Contact Information

Name	City/State/Zip	DBA / AKA
DAN DAN LI	[REDACTED]	

License

License Information

License Number	Description	Status	First Effective Date	Effective Date	Expiration Date	Ever Disciplined
227021522	Licensed Massage Therapist	ACTIVE	11/13/2019	12/16/2022	12/31/2024	N

Generated on: 3/27/2023 2:04:23 PM

FORM **BCA 2.10**
ARTICLES OF INCORPORATION
Business Corporation Act

Filing Fee: \$150

File #: 74178286

Approved By: MAP

FILED
MAR 16 2023
Alexi Giannoulis
Secretary of State

1. Corporate Name: ZEAL SPA CORPORATION

2. Initial Registered Agent: DANDAN LI

	First Name	Middle Initial	Last Name
Initial Registered Office:	[REDACTED]		
	Number	Street	Suite No.
	[REDACTED]		IL [REDACTED] DU PAGE
	City	ZIP Code	County

3. Purposes for which the Corporation is Organized:
The transaction of any or all lawful businesses for which corporations may be incorporated under the Illinois Business Corporation Act.

4. Authorized Shares, Issued Shares and Consideration Received:

Class	Number of Shares Authorized	Number of Shares Proposed to be Issued	Consideration to be Received Therefor
COMMON	1000	1000	\$ 1000

NAME & ADDRESS OF INCORPORATOR

5. The undersigned incorporator hereby declares, under penalties of perjury, that the statements made in the foregoing Articles of Incorporation are true.

Dated MARCH 16, 2023
Month & Day Year

DANDAN LI
Name
[REDACTED]
Street
[REDACTED]
City/Town State ZIP Code



Office of the Secretary of State
ilsos.gov

Corporation/LLC Search/Certificate of Good Standing

Corporation File Detail Report

File Number	74178286
Entity Name	ZEAL SPA CORPORATION
Status	ACTIVE

Entity Information
Entity Type CORPORATION
Type of Corp DOMESTIC BCA
Incorporation Date (Domestic) Thursday, 16 March 2023
State ILLINOIS
Duration Date PERPETUAL

Agent Information
Name DANDAN LI

Address



Change Date

Thursday, 16 March 2023

Annual Report

Filing Date

00/00/0000

For Year

[Return to Search](#)

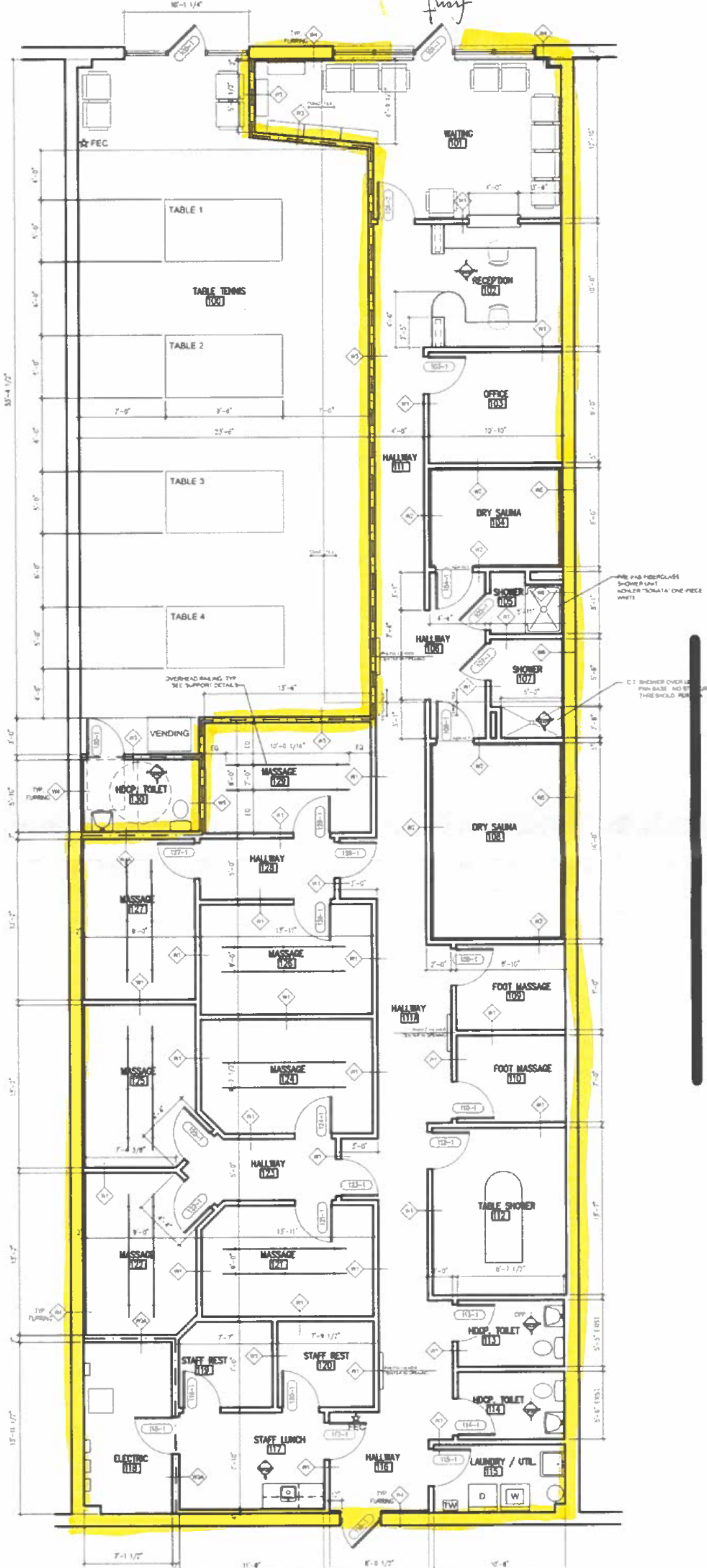
[File Annual Report](#)

[Adopting Assumed Name](#)

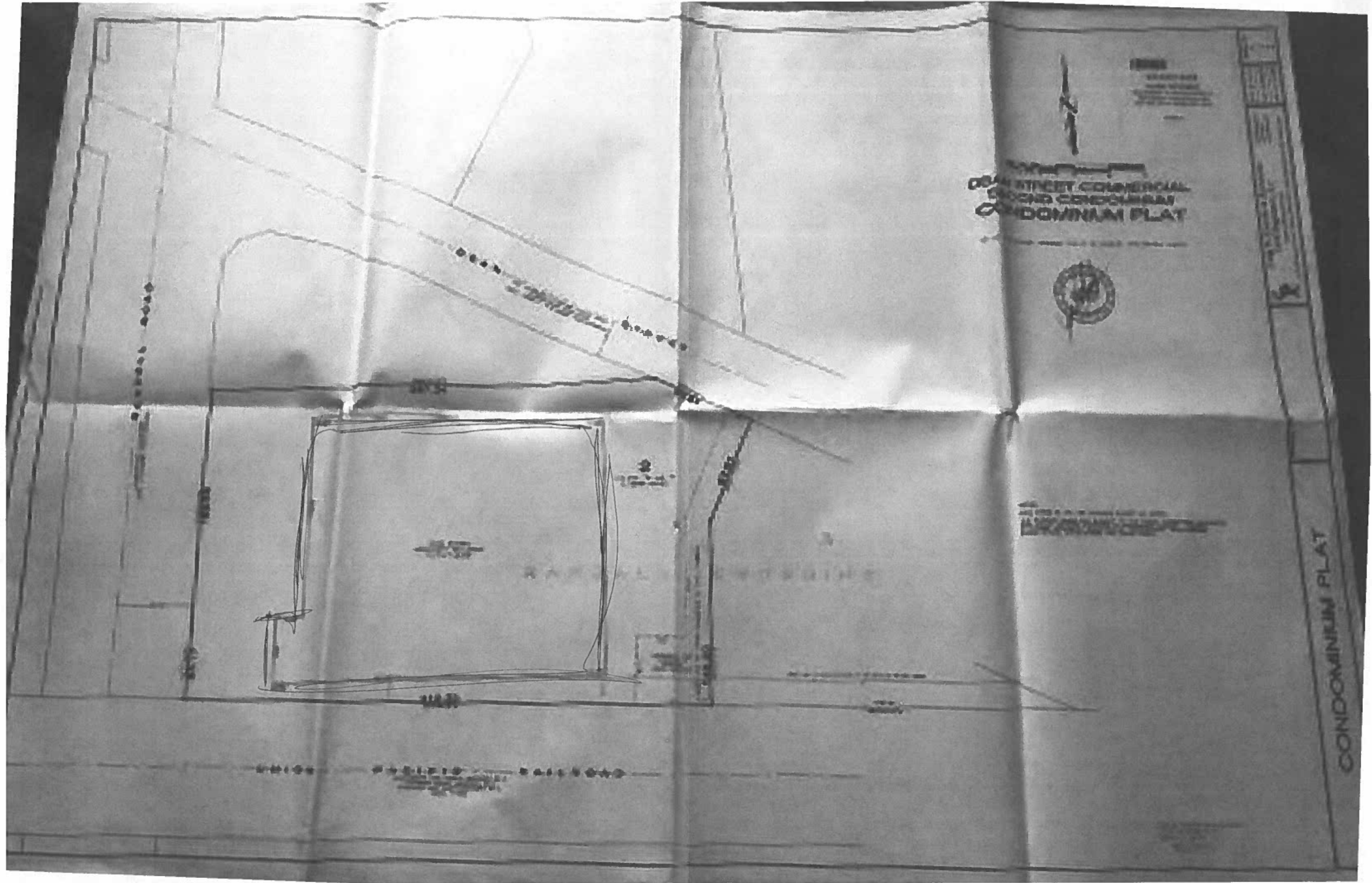
[Articles of Amendment Effecting A Name Change](#)

[Change of Registered Agent and/or Registered Office](#)

(One Certificate per Transaction)



1 FLOOR PLAN
SCALE: 3/16" = 1'-0"



COMMERCIAL
CONDOMINIUM FLAT



CONDOMINIUM FLAT

BANDALL
CROSSING
CONDOMINIUM

COMMON AREA

UNIT 6A

UNIT 6B

UNIT 7B

COMMON AREA



DEAN STREET COMMERCIAL
SECOND CONDOMINIUM
CONDOMINIUM FLAT

THE CITY OF VANCOUVER
PLANNING DEPARTMENT
2011

APPROVED



ONE STORY
MASONRY BUILDING
7' x 7' x 5' x 5' x 5' x 5'

DEVELOPER
CONSTRUCTION
REGISTRATION

CONDOMINIUM FLAT



ZENECOR-01

CATHLEENB

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
3/24/2023

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 PCF Insurance Services of the West, LLC DBA Total Insurance Services 3175 Commercial Ave, Suite 200 Northbrook, IL 60062	CONTACT NAME: PHONE (A/C, No, Ext): (847) 205-1777		FAX (A/C, No): (847) 205-1919
	E-MAIL ADDRESS:		
INSURED Zenest Corp 801 E Butterfield Road Lombard, IL 60148	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Ohio Security Ins. Co.		24082
	INSURER B : Lloyds of London		15792
	INSURER C :		
	INSURER D :		
	INSURER E :		

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 WVR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			BZS62579634	1/26/2023	1/26/2024	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
							MED EXP (Any one person)	\$ 15,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB EXCESS LIAB DED RETENTION \$						OCCUR	
							CLAIMS-MADE	
							EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
B	Errors & Omissions			MEO5048591	1/10/2023	1/10/2024		

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

CERTIFICATE HOLDER PROOF OF INSURANCE	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 