

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

12/17/2025

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 Zurich – Account Service Center 7045 College Blvd Overland Park KS 66211		CONTACT NAME: Kara Smith PHONE (A/C, No. Ext): E-MAIL ADDRESS: service.center@zurichna.com FAX (A/C, No): 888-734-6776	
INSURED STIVERS FORD LINCOLN, INC. 4000 Eastern Blvd Montgomery AL 36116		INSURER(S) AFFORDING COVERAGE INSURER A: Zurich American Insurance Company INSURER B: American Guarantee and Liability Ins. Co. INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 16535 26247	

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	☒ COMMERCIAL GENERAL LIABILITY	Y		ADM6793315-01	01/01/2026	01/01/2027	EACH OCCURRENCE
	☐ CLAIMS-MADE ☒ OCCUR						\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						
	☐ POLICY ☐ PRO-JECT ☐ LOC						
	OTHER:						
A	☒ AUTOMOBILE LIABILITY	Y		ADM6793315-01	01/01/2026	01/01/2027	COMBINED SINGLE LIMIT (Ea accident)
	☐ ANY AUTO						\$ 1,000,000
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS NON-OWNED AUTOS ONLY						
	☒ HIRED AUTOS ONLY						
B	☒ UMBRELLA LIAB	Y		AUC6959427-01	01/01/2026	01/01/2027	EACH OCCURRENCE
	☒ EXCESS LIAB						\$ 10,000,000
	☐ CLAIMS-MADE						\$ 30,000,000
	DED RETENTION \$						\$ 30,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	N/A		ADM6793315-01	01/01/2026	01/01/2027	PER STATUTE
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						
	If yes, describe under DESCRIPTION OF OPERATIONS below						
A	Garagekeeper's Coverage			ADM6793315-01	01/01/2026	01/01/2027	Limit
							\$4,260,000

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

Customer ID: M021221512
 Additional Insured: Primary and Non Contributory Conditions apply: U-CA-858-ACW The certificate holder is Additional Insured to the garage liability policy for this insured.
 Policy# ADM6793315-01;
 1-1 4000 EASTERN BLVD MONTGOMERY AL 36116
 1-2 4000 EASTERN BLVD MONTGOMERY AL 36116
 2-1 4060 EASTERN BLVD MONTGOMERY AL 36116

CERTIFICATE HOLDER**CANCELLATION**

DEKALB COUNTY SCHOOL DISTRICT 1701 MOUNTAIN INDUSTRIAL BLVD, ATT: RISK MANAGEMENT DEPARTMENT DEKALB COUNTY BOAR STONE MOUNTAIN GA 30083	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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ACORD 25 (2016/03)

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COI ID: XY7QJ



ADDITIONAL REMARKS SCHEDULE

AGENCY Zurich – Account Service Center		NAMED INSURED
POLICY NUMBER		
CARRIER	NAIC CODE	AL 36116
		EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

3-1 7901 VAUGHN ROAD MONTGOMERY AL 36116
 4-1 3046 EASTERN BLVD MONTGOMERY AL 36106
 5-1 3631 MCGEHEE ROAD MONTGOMERY AL 36111
 6-1 5052 MERCER STREET MONTGOMERY AL 36116
 7-1 3972 EASTERN BLVD MONTGOMERY AL 36116
 8-1 3960 EASTERN BLVD MONTGOMERY AL 36116
 9-1 2209 COBBS FORD ROAD PRATTVILLE AL 36066
 9-2 2209 COBBS FORD ROAD PRATTVILLE AL 36066
 9-3 2201 COBBS FORD ROAD PRATTVILLE AL 36066
 10-1 500 PALISADES BLVD BIRMINGHAM AL 35209
 11-1 2941 30TH STREET NORTH BIRMINGHAM AL 35203
 12-1 361 PALISADES BLVD BIRMINGHAM AL 35209
 13-1 LOT 2-G BIRMINGHAM AL 35209
 20-1 3020 EASTERN BLVD MONTGOMERY AL 36116
 17-1 4355 JONESBORO ROAD UNION CITY GA 30291
 17-2 4355 JONESBORO ROAD UNION CITY GA 30291
 17-3 4355 JONESBORO ROAD UNION CITY GA 30291
 17-4 4355 JONESBORO ROAD UNION CITY GA 30291
 17-5 4355 JONESBORO ROAD UNION CITY GA 30291
 18-1 4340 JONESBORO ROAD UNION CITY GA 30291
 18-2 4340 JONESBORO ROAD UNION CITY GA 30291
 19-1 115 PERIMETER CENTER PLACE, STE 440 ATLANTA GA 30346
 21-1 4100 JONESBORO RD. UNION CITY GA 30291
 22-1 275 GLYNN ST. N. FAYETTEVILLE GA 30214
 22-2 275 GLYNN ST. N. -ADJ FAYETTEVILLE GA 30214
 22-3 275 GLYNN ST. N. -2ND ADJ FAYETTEVILLE GA 30214
 23-1 957 HIGHWAY 85 FAYETTEVILLE GA 30215
 14-1 9950 FARROW ROAD COLUMBIA SC 29203
 14-2 9960 FARROW ROAD COLUMBIA SC 29203
 15-1 1310 LADY STREET COLUMBIA SC 29229.

Named Insureds:

ALABAMA UPFITTERS
 ALABAMA UPFITTERS, LLC
 E.M. STIVERS, INC.
 FAYETTEVILLE FORD DBA STIVERS FORD SOUTH FAYETTEVILLE
 STIVERS AUTOMOTIVE OF ATLANTA, INC. DBA STIVERS SUBARU
 STIVERS BROTHERS AUTOMOTIVE OF ALABAMA, INC. DBA STIVERS CHRYSLER DODGE JEEP RAM
 STIVERS BROTHERS AUTOMOTIVE OF UNION CITY, LLC DBA STIVERS FORD SOUTH
 STIVERS BROTHERS AUTOMOTIVE, INC. DBA STIVERS GENESIS
 STIVERS BROTHERS AUTOMOTIVE, INC. DBA STIVERS HYUNDAI/STIVERS GENESIS
 STIVERS FORD LINCOLN
 STIVERS FORD OF BIRMINGHAM, INC