



First State Inspection Agency

1001 Mattlind Way
Milford, DE 19963
302/422-3859 phone
302/422-4270 fax

January 18, 2022

Mr. Lawrence DiRe
Town Manager
Town of Federalsburg
PO Box 471
118 N. Main St.
Federalsburg, MD 21632

Re: Response to Request for Qualifications – Plan Review, Building Permitting, and Inspection Services

Dear Mr. DiRe:

It is with great pleasure that I submit to you and the Town Council of Federalsburg a response to this RFQ on behalf of First State Inspection Agency, Inc. I am extremely excited and honored by the opportunity to continue my company's current engagement in providing services to assist the Town of Federalsburg's permitting and inspections processes.

FSIA has a reputation as the leading 3rd-party provider of code enforcement solutions throughout Delaware and Maryland's Eastern Shore. Providing daily, same-day inspections in all service areas, FSIA offers state, county, and local municipalities – as well as industry contractors – uncomplicated access to reliable and responsive expert inspection and enforcement services.

Whether viewed as a long-term solution or one to bridge short-term gaps, or to be utilized as either a supplemental/overflow or exclusive service provider, FSIA reviews thousands of projects each month in disciplines such as:

- Building Plan Reviews
- Building Inspections
- Electrical Inspections
- Plumbing Inspections
- HVAC/ Mechanical Inspections
- Property Maintenance

FSIA has provided inspection services to various municipalities within our service area for 37 years. Specifically, we have been pleased to assist your office since October 2021. During that time, I am confident that we have displayed the exceptional characteristics required of your vendor of choice. We pride ourselves on providing knowledgeable advice and direction, accurate and thorough inspections meeting adopted codes, as well as responsive, flexible, and professional service. We are knowledgeable in meeting the requirements of your current program and hope to continuing growing our great partnership as your program grows and adapts.

I look forward to the opportunity to discuss our response in further detail.

Sincerely,

First State Inspection Agency, Inc.

Earle Dempsey
President
earle.dempsey@firststateinspection.com



**- RESPONSE TO RFQ -
PLAN REVIEW, BUILDING PERMITTING & INSPECTION SERVICES
of JANUARY 20, 2022**

TOWN OF FEDERALSBURG, MARYLAND

**BUILDING, ELECTRICAL, PLUMBING, MECHANICAL
PLAN REVIEW AND INSPECTION SERVICES
AND OTHER INSPECTION SERVICES FOR
RESIDENTIAL AND COMMERCIAL PROPERTIES**

RFQ RESPONSE SUBMITTED JANUARY 18, 2022 TO:

**HONORABLE TOWN COUNCIL MEMBERS
THE TOWN OF FEDERALSBURG, MARYLAND
PO BOX 471
118 N. MAIN STREET
FEDERALSBURG, MARYLAND 21632**

Response to RFQ

First State Inspection Agency, Inc. (FSIA) is pleased to submit the following response for consideration by the Council Members of the Town of Federalsburg, Maryland (the Town). FSIA is confident that our company's capacity, experience, and resources, as well as the terms provided here, will meet or exceed all requirements outlined for the Town's building, electrical, plumbing, HVAC, energy, and property maintenance inspection and plan review services. We excitedly anticipate continuing our strong, mutually-beneficial partnership with the Town for years into the future.

Our proposal that follows is in response to the Town's Request for Qualifications for Plan Review, Building Permitting and Inspection Services of 12/20/2021. The proposal contained here is to provide a complete and exclusive inspections package for the Town to work in conjunction with its own permitting processes.

Any questions or discussions regarding this Proposal should be directed to:

Earle Dempsey, President
First State Inspection Agency, Inc.
1001 Mattlind Way
Milford, DE 19963
302/422-3859
earle.dempsey@firststateinspection.com

SECTION I – DESCRIPTION OF FIRM; CAPABILITIES AND EXPERIENCE

ORGANIZATIONAL STRUCTURE INFORMATION

- 1. Name of firm, business address, telephone number, names of corporate officers, the contact person for this Proposal and title, person(s) with the authority to sign a legally binding contract, legal status of the organization (profit, non-profit, etc.), state of organization.***

First State Inspection Agency, Inc.
1001 Mattlind Way
Milford, DE 19963
302/422-3859
800/468-7338

President – Earle Dempsey
Vice President – Adam Smith
Contact person for this proposal – Earle Dempsey
Person with authority to sign legally binding contract – Earle Dempsey
Legal Status and State of Organization – A Delaware S Corporation

- 2. The major functions and capabilities of the firm.***

FSIA is a third-party inspection firm whose major function is contracting with local government organizations to conduct code enforcement. On behalf of each local jurisdiction, FSIA provides plan review and inspection services of various construction trades to confirm compliance with the adopted codes of that jurisdiction at the time the project work is conducted.

- 3. The firm history including the number of years the firm has been in existence and has been doing inspection-related work.***

FSIA was founded in 1985 as a third-party inspection agency for the purpose of providing construction inspections on behalf of State, County, and local municipalities. We have provided inspection services throughout Delaware and Maryland's Eastern Shore for 37 years.

4. The organizational structure of the firm, the location of headquarters and major offices, and the location of satellite offices.

FSIA is established as a Delaware S Corporation with Earle Dempsey and Adam Smith serving as President and Vice President, respectively. FSIA maintains three office locations as follows:

<i>Corporate Office:</i> 1001 Mattlind Way Milford, DE 19963	<i>Satellite Office:</i> 811 N. Broad St. Middletown, DE 19709	<i>Satellite Office:</i> 28773 Dupont Blvd. Millsboro, DE 19666
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5. Number of personnel by discipline.

FSIA currently employs 25 staff members, divided between 16 inspectors and 9 office management staff. The number of available inspectors by discipline employed by FSIA is as follows:

Electrical Inspectors – 11
Building and Energy Compliance Inspectors – 9
Plumbing Inspectors – 4
HVAC Inspectors – 5
Property Maintenance – 5

6. Legal representation.

Legal representation for FSIA is provided by the following:

Kashif Chowdry
Parkowski, Guerke, & Swayze
116 W. Water St.
Dover, DE 19904

7. Professional Insurance Coverage (Errors and Omissions).

FSIA currently holds a Professional Liability Insurance Policy through Argonaut Insurance Company in San Antonio, TX. The Policy (#121 AE 0190827-01) provides per claim/ aggregate coverage in the amounts of \$1,000,000/ \$3,000,000.

A sample Certificate of Insurance is attached at the end of this proposal. Upon contract signature, the Town would be provided a Certificate naming the Town of Federalsburg as a certificate holder.

CAPABILITY & EXPERIENCE

1. The number of years that the Proposer has been in the business of providing inspection services and the estimated number of inspections provided, by category.

FSIA has been providing inspection services for 37 years, completing over one million inspections. In 2022 alone, FSIA completed over 45,000 inspections. The approximate number of inspections provided by discipline in 2022 is as follows:

Electrical – 32,000
Building – 6,300
Plumbing – 5,500
HVAC – 775
Property Maintenance – 450

2. The local jurisdictions in which or for which the Proposer has performed inspections services and the approximate time performing such services in each jurisdiction.

FSIA has been completing inspections in the State of Delaware for 37 years and in the State of Maryland for 23 years. FSIA's current customer list includes the following jurisdictions, inspection services, years of service provided:

Caroline County, MD – Electrical, Building, Plumbing – 8 years
Dorchester County, MD – Electrical – 20 years
Somerset County, MD – Electrical – 22 years
Worcester County, MD – Electrical – 22 years
Wicomico County, MD – Electrical – 22 years
Kent County, DE – Building – 2 years
City of Easton, MD – Electrical – 14 years
City of Pocomoke City, MD – Electrical, Building, Plumbing – 2 years
City of Salisbury, MD – Electrical, HVAC – 8 years
Town of Ocean City, MD – Electrical, HVAC, Plumbing – 22 years
Town of Princess Anne, MD – Electrical, Building, Plumbing, HVAC – 1 year
Town of Sudlersville, MD – Electrical, Building, Plumbing – 9 years
Town of Clayton, DE – Electrical, Building – 14 years
Town of Frederica, DE – Electrical, Property Maintenance – 1 year
Town of Georgetown, DE – Electrical, Property Maintenance – 4 years
Town of Middletown, DE – Electrical, Building, Plumbing, HVAC – 22 years
City of Milford, DE – Electrical, Building, Property Maintenance – 5 years
Town of Milton, DE – Electrical, Building – 14 years
Town of Wyoming, DE – Electrical, Building, Property Maintenance – 8 years
State of Delaware – Electrical – 37 years
State of Delaware – Plumbing – 2 years

3. ***Additional details regarding service methodology.***

FSIA has become widely known for providing flexible, adaptive, and responsive services. As each jurisdiction has differing needs and requirements, and often employ different code enforcement prerequisites, FSIA is able to adapt inspection and reporting procedures to mirror the individual requirements presented.

FSIA also provides all services in all service locations on a daily basis and prides itself on providing same-day services in all disciplines. Any inspection request presented prior to 9AM will be scheduled for that day. As well, FSIA focuses on providing inspection results – whether successfully approved or yielding violations – on the same day of service.

FSIA’s service model should dictate that all requested inspections are performed within one business day of the request, exceeding the “within 48 hours” requirement listed within the Town’s RFQ.

ADEQUACY AND QUALITY OF INSPECTION STAFF

1. Details of qualifications and experiences of FSIA personnel anticipated to be performing services under a Town Contract.

The following FSIA inspectors are examples of those that are anticipated to be utilized when performing services on behalf of the Town:

Earle Dempsey, I

- Electrical Inspector
- Building Inspector
- 29 years as an FSIA Inspector

Duane Duncan

- Electrical Inspector
- Building Inspector
- HVAC Inspector
- 4 years as an FSIA Inspector

Charles James

- Building Inspector
- HVAC Inspector
- Property Maintenance Inspector
- Construction Plans Examiner
- 2 years as an FSIA Inspector

Eric James

- Electrical Inspector
- Building Inspector
- HVAC Inspector
- Plumbing Inspector
- 4 years as an FSIA Inspector

Lawson Losh

- Building Inspector
- HVAC Inspector
- Plumbing Inspector
- Property Maintenance Inspector
- 5 years as an FSIA Inspector

Adam Smith

- Electrical Inspector
- Building Inspector
- 2 years as an FSIA Inspector

Rob Smith

- Electrical Inspector
- Building Inspector
- HVAC Inspector
- Plumbing Inspector
- Construction Plans Examiner
- 27 years as an FSIA Inspector

Daniel Yutzy

- Plumbing Inspector
- 1 year as an FSIA Inspector

2. Names and contact information for current professional references.

Town of Middletown, DE

Morris Deputy
Town Manager
302/378-9120
mdeputy@middletown.delaware.gov

Town of Milton, DE

Kristy Rogers
Town Manager
302/684-4110
krogers@ci.milton.de.us

Town of Milford, DE

Rob Pierce
Planning and Economic Development Director
302/424-8396
rpierce@milford-de.gov

Town of Clayton, DE

Sue Muncey
Office Manager
302/653-8419
smuncey@clayton-delaware.com

Caroline County, MD

Crystal Dadds
Assistant Director of Codes
410/479-8100
cdadds@carolinemd.org

State of Delaware, DHSS, DPH

Heather Warren
Deputy Section Chief
302/744-4739
heather.warren@delaware.gov

Town of Princess Anne, MD

Clayton Anderson
Town Manager
410/651-1818
canderson@townofprincessanne.org

City of Pocomoke City, MD

Dan Brandewie
Planning Director
410/957-1633
dan@pocomokemd.org

SUBCONTRACTS

FSIA has historically utilized only staff inspectors hired as employees to complete inspections in all disciplines and all jurisdictions. FSIA has not previously, and does not currently, utilize any contractors or subcontractors for the completion of inspection services.

COST PROPOSALS

In the next section of this proposal on the following pages, FSIA has included its cost proposal to the Town. Separate, detailed schedules are attached and included for Building, Plumbing, Electrical, and HVAC inspections, as well as Plan Reviews and Property Maintenance Inspections.

The fee schedules listed within the proposal shall include and incorporate all FSIA costs in conducting business on behalf of the Town, such as those associated with vehicles, clothing, inspection equipment, computers, cell phones, safety equipment, and other related materials necessary to perform the described services.

TOWN OF FEDERALSBURG, MD
BUILDING INSPECTION FEE SCHEDULE

1) Accessory Dwelling (separate eating, sleeping and living quarters)	
a) Attached to Existing Dwelling	\$245.00
b) Detached Structure	\$245.00
c) Conversion of Existing Structure	\$145.00
2) Accessory/Detached Structures to be permanently affixed to the ground or on a permanent foundation.	
a) Garages	\$115.00
b) Pole Buildings	\$115.00
c) Storage Sheds	\$115.00
d) Pool Houses	\$115.00
e) Carports	\$115.00
3) Additions to Residential Dwellings	
a) Garages	\$115.00
b) Porches	\$115.00
c) Rooms	\$115.00
d) Expansion of Existing Rooms	\$115.00
e) Dormers	\$95.00
f) Decks	\$95.00
4) Alterations/Renovations to Residential Dwellings	
a) Interior	\$95.00
b) Exterior	\$95.00
c) Multi-work (Interior & Exterior)	\$115.00
d) Sunrooms	\$115.00
5) Commercial/Industrial/Institutional	
a) New Stick Built Construction	\$0.25/ sq. ft.
b) New Modular Construction	\$0.25/ sq. ft.
c) Addition	\$0.25/ sq. ft.
d) Alteration/Renovation construction	1% of cost of
6) Fireplace/Heating Systems	
a) New	\$85.00
b) Repair	\$85.00
7) Foundation	
a) New	\$85.00
b) Repair	\$85.00

8) Mobile/Manufactured Dwelling	
a) Single wide	\$145.00
b) Double wide	\$145.00
c) Triple wide	\$200.00
9) Multi-Family Dwelling/Two-Family Dwelling	\$145.00 per dwelling
10) New Single-Family Dwelling	
a) Stick-Built	\$245.00
b) Modular	\$145.00
11) Residential Pool	
a) In-ground	\$115.00
b) Above-ground	\$85.00
c) Spa/Hot Tub	\$85.00
12) Commercial Pool	
a) In-ground	\$125.00
b) Above-ground	\$95.00
c) Spa/Hot Tub	\$95.00
13) Sign	
a) Ground-mount	\$115.00
b) On-building	\$85.00
14) Townhouse	\$245.00 per unit
15) Demolitions	\$85.00
16) Signs involving load bearing or related safety issues.	
a) Ground-mount	\$115.00
b) On-building	\$85.00

* Additional inspection trips required will be assessed a \$50.00 per trip fee

* After-hours response or other special situations billed at \$100.00 per hour

TOWN OF FEDERALSBURG, MD
PLUMBING INSPECTION FEE SCHEDULE

Non-Residential

(listed fees apply to new construction, additions and alterations)

Piping under slab (waste and supply), not over 5 fixtures	\$35.00
Each additional fixture	\$5.00
Piping rough in (waste and supply), not over 5 fixtures	\$35.00
Each additional fixture	\$5.00
Piping final inspection not over 5 fixtures	\$35.00
Each additional fixture	\$5.00
 MINIMUM FEE	 \$85.00

Residential

Manufactured Dwellings, per unit (including Mobile Home)	\$85.00
Single Family Dwelling – not over 3 full and/or partial baths	\$130.00
Single Family Townhouse, Condominium – not over 3 full baths	\$130.00
Two Family Dwelling – not over 2 full and/or partial baths per unit	\$175.00
Multi-Family Apartment Building - not over 2 full and/or partial baths per unit	
First Apartment	\$130.00
Each additional Apartment	\$85.00
 Each additional bathroom per Dwelling, Townhouse, Condo or Apartment	 \$40.00
 Additions and Alterations – inspection of drains, wastes, vents, and supply piping	
not over 5 fixtures	\$85.00
Each additional fixture	\$15.00
 MINIMUM FEE	 \$85.00

Renovations, Alterations and structures not covered by this schedule...
APPLY FOR SPECIAL FEE

TOWN OF FEDERALSBURG, MD

ELECTRICAL INSPECTION FEE SCHEDULE

Minimum Fee \$75.00

Residential Fees

Dwellings

Single Family, not over 200Amp Service	\$130.00
Single Family, over 200Amp Service	\$ 150.00
Modular Dwelling, service and final only	\$ 110.00
Modular Dwelling, with additions	\$ 130.00
Single-Wide Mobile Homes (service and/or feeder dielectric strength test)	\$ 95.00
Double-Wide on Foundation (service and/or feeder only)	\$ 75.00
Take-Over Inspections	\$ 75.00/trip

Additions and Alterations

1-7 outlets (one trip only)	\$ 75.00
7-40 outlets (includes two trips)	\$ 105.00
40-more outlets	\$ 130.00
Take-Over Inspections	\$ 75.00/trip

Services, Upgrades & Changes

Up to 200Amp services	\$ 75.00
Construction Service, not over 225Amp	\$ 75.00

Commercial Fees

Rough Wiring

1-50 outlets (each single device or fixture opening is an outlet)	\$ 55.00
Each additional 25 outlets or fraction thereof	\$ 12.00

Fixtures/Finals

1-50 outlets	\$ 55.00
Each additional 25 fixtures or fraction thereof	\$ 12.00

Where completed installation is visible (no concealed wiring), and can be inspected 1 visit to site, apply rough wiring schedule using **TOTALS of ALL** switches, receptacles, and lights

Equipment

(cooking equipment, gas/oil burners, water heaters, electric heaters, ranges, dryers, etc.)

1 st outlet of 30 K.W. or less	\$ 42.00
Each additional outlet	\$ 15.00
Heat pump/both units	\$ 50.00

Motors

(generators, transformers, heating/air conditioning equipment, electric furnaces, etc.)

Single motor or group of up to 5 motors, NOT exceeding 1 H.P.	\$ 35.00
1 H.P. to over 75 H.P. or K.W.	\$ 35.00
Group motor fees OVER \$ 200.00 may be permitted special fee	

Primary Sub-Stations and Transformers

NOT exceeding 200 K.V.A.	\$ 125.00
Over 200 K.V.A. to 500 K.V.A.	\$ 150.00
Over 500 K.V.A.	\$ 200.00

Service Equipment and Feeders

Up to 100 Amp	\$ 60.00
Over 100 Amp to 225 Amp	\$ 65.00
Over 225 Amp to 400 Amp	\$ 75.00
Over 400 Amp to 1000 Amp	\$ 100.00
Over 1000 Amp	\$ 175.00
Construction Service (not over 225 Amp)-over 225 Amp apply schedule from above	\$ 75.00
Services exceeding 5 meters, ADD \$2.00 for each additional meter	

Other Fees and Procedures

Alternative Power Sources

(solar, wind, etc.)

System and 5 k.v.a. or less	\$ 125.00
5.01 to 15 k.v.a.	\$ 150.00
15.01 to 25 k.v.a.	\$ 200.00
25.01 to 50 k.v.a.	\$ 250.00
50.01 to 100 k.v.a.	\$ 550.00
Over 100 k.v.a.	Special Fee

Residential and Commercial Swimming Pools, Spas, and Hot Tubs

Permanently (in-ground) installed –complete one trip	\$ 95.00
Bonding, Wiring, and Equipment	\$ 75.00/trip
Spas and Hot Tubs	\$ 75.00/trip

Protective Signaling and Communication Systems

First 50 devices	\$ 100.00
Each additional 50 devices (or fraction thereof)	\$ 20.00

Townhouses and Condo Units

Group inspections of townhouses and condo units can be made provided there are at least 5 units to be inspected at **each and every** trip. If we are called out to make less than 5 inspections on **any** group job, after the first trip and billing, we will back charge all applications to the full single-family fee.

First Application	\$ 130.00
Each additional	\$ 75.00/each

Apartments

Each apartment	\$55.00/each
Over 30 apartments	Special Fee

Services

Group inspections of services must be filed and inspected in a group of at least 5 at a time.

First application	\$ 75.00
Remaining applications	\$ 55.00 each

Surveys – (time quoted shall include write-up and travel time)

Daycare (in-home or commercial)	\$ 100.00
Fire Marshal (schools, health-care, restaurants, hotels, etc.)	\$ 100.00 /hour

Fire Pump Plan Review- (2 sets of plans required) \$ 100.00

TOWN OF FEDERALSBURG, MD
MECHANICAL INSPECTION FEE SCHEDULE

Non-Residential

(New Work, Additions / Alterations, Tenant Fit-Out)

Central heating or Air conditioning, (per zone)	\$60.00
Steam or Hot Water Radiation (per zone)	\$60.00
Duct Heater or Re-Heat coil, VAV boxes	\$20.00
Fuel-fired unit heater, space heater, or decorative appliance	\$45.00
Cooking Hoods	\$50.00
Exhaust Fans, Ventilation Fans	\$25.00
Walk-in cooler, Freezer, Dairy/Deli case	\$50.00
MINIMUM FEE	\$50.00

Residential

(Single-Family, Town House, Condominium, Multi-Family, Manufactured Home)

Multi-Family (5 or more, per apartment)	\$35.00
Single-Family, Town House, Condo (per heating/cooling zone)	\$40.00
Minimum Fee	\$80.00
Manufactured or Modular Home	\$70.00
Fuel-fired unit heater, space heater, or decorative appliance	\$50.00
Replacement of heating/cooling equipment	\$50.00
Additions or Alterations (single zone)	\$55.00
MINIMUM FEE	\$50.00

Installations not covered by this schedule...

APPLY FOR SPECIAL FEE

TOWN OF FEDERALSBURG, MD
PLAN REVIEW FEE SCHEDULE

BUILDING

All use groups other than R3 and R4

- New Construction (Fee based on **Gross Floor Area* of construction)

Up to and including 10,000 sq. ft.	\$.045 per sq. ft.
Greater than 10,000 sq. ft.	\$.03 per sq. ft.

**Gross Floor Area* is defined as the total square footage of all floors, within the perimeter of the outside walls, including basements, cellars, garages, roofed patios, breezeways, covered walkways and attics with floor to ceiling height of 6'6" or more.

- Alterations

1% of the estimated cost of construction

Minimum fee \$ 60.00

One- and Two-Family Dwellings (use groups R3 and R4)

- New Construction

\$145.00 per dwelling unit includes building, plumbing, and mechanical

- Alterations and Additions

.75% of the estimated cost of constructions

- Accessory Structures (pole building, garage, pool house) \$80.00
- Sunroom & screen porch \$50.00
- Minor interior renovations (basement fit-out) \$40.00
- Sheds – Pre-Fab/ Stick-built \$30.00/ \$40.00
- Swimming pools \$30.00
- Decks \$30.00
- Solar plan review \$30.00

Minimum fee \$30.00

TOWN OF FEDERALSBURG, MD

PLAN REVIEW FEE SCHEDULE

PLUMBING

(All use groups other than R3 and R4)

- Each Fixture or Device \$1.25 ea
(except special device)

- Special Device \$6.50 ea

Examples of Special Devices include: Grease traps, oil separators, water and sewer connections, backflow preventer, steam boilers, sewer pumps, interceptors, etc.

Minimum fee \$40.00

When combined with building plan review, plumbing plan reviews for all use groups except R3 and R4 will be performed for 20% of the building plan review fee.

MECHANICAL

(All use groups other than R3 and R4)

\$ 5.00 per \$1,000.00 estimated cost of mechanical work.

Minimum fee \$40.00

When combined with building plan review, mechanical plan reviews for all use groups except R3 and R4 will be performed for 20% of the building plan review fee.

TOWN OF FEDERALSBURG, MD
RENTAL/ PROPERTY MAINTENANCE
INSPECTION FEE SCHEDULE

Residential

- Initial inspection (including report of compliance or correction) \$85.00
- Re-inspection of corrections \$45.00

Non-Residential

- Initial inspection (including report of compliance or correction) \$155.00
- Re-inspection of corrections \$75.00

Posting of Notices, Depositions, and Court Appearances

- Posting of Notices \$45.00
- Depositions and Court Appearances \$100.00/ hour

Example Certificate of Insurance:



FIRST99

OP ID: EH

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
12/17/2021

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 L & W Insurance Agency P.O. Box 918 Dover, DE 19903 Erik Kaufmann	302-674-3500	CONTACT Erik Kaufmann PHONE (A/C, No, Ext): 302-674-3500 FAX (A/C, No): 302-674-2909 E-MAIL ADDRESS:
INSURER(S) AFFORDING COVERAGE		NAC #
INSURER A Hanover Insurance Co		22292
INSURER B Argonaut Insurance Co		19801
INSURER C		
INSURER D		
INSURER E		
INSURER F		

INSURED
 First State Inspection Agency Inc
 c/o Erik Kaufmann, II
 1001 Marshall Way
 Milford, DE 19963

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.

FORM	TYPE OF INSURANCE	ADDL	INSUR	POLICY	POLICY	LIMITS
NO.		INSUR	NO.	NO.	NO.	
A	<input checked="" type="checkbox"/> 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"/> SUBJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER			OBQH453205	12/14/2021 12/14/2022	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED (EXCLUDED IF A RESIDENTIAL) \$ 300,000 MED EXP (Any Occurrence) \$ 5,000 PERSONAL & AUTO INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMPOUNDING \$ 4,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS MADE COV RETENTION \$			AWQH453219	12/14/2021 12/14/2022	COMBINED SINGLE LIMIT (Per accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (If 1st accident) \$ EACH OCCURRENCE \$ AGGREGATE \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/EMPLOYEE EXCLUDED? (Mandatory in PA) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	W2QH470868-01	12/14/2021 12/14/2022	<input checked="" type="checkbox"/> PER ACCIDENT <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EACH EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	<input checked="" type="checkbox"/> Professional Liab			121AE0190827-01	12/14/2021 12/14/2022	Per Claim \$ 1,000,000 Aggregate \$ 3,000,000

DESCRIPTION OF OPERATIONS | LOCATIONS | VEHICLES (ACORD 105, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER PARAD-3	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
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ACORD 25 (2016/03)

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