

Certificate data sheet (draft for agency review)

Internal worksheet for the agency's licensed staff. Not a certificate of insurance or evidence of coverage. Do not forward to insureds or certificate holders.

Request: Dana Whitfield, Brightwater Builders, Inc. (2026-10-23), needed by end of day Monday

Insured (as on the policies): Hollis & Reyes Concrete, LLC

Certificate holder: Brightwater Builders, Inc., 2200 Commerce Pkwy, Suite 300, Millbrook, IN 46999

Issues to resolve before issuing (10)

BLOCKER - Business Auto policy SCA-889120 expired 10/15/2026, before the request date (10/23/2026). Get the renewal declarations before issuing. (p. 3)

BLOCKER - Umbrella / Excess limits are short: Each occurrence \$2,000,000 vs \$5,000,000 required; Aggregate \$2,000,000 vs \$5,000,000 required. (p. 4)

BLOCKER - Additional insured status for completed operations is requested for Brightwater Construction Group, LLC, Riverside Commons Owner LLC, but no endorsement on General Liability policy SGL-4471029 provides it. (pp. 1, 2)

BLOCKER - A waiver of subrogation is requested on Workers Comp / Employers Liability, but policy SWC-55102 has no endorsement providing it. Request it from the carrier or tell the requester. (p. 5)

CHECK - Workers Comp / Employers Liability limits are short: EL each accident \$500,000 vs \$1,000,000 required; EL disease - each employee \$500,000 vs \$1,000,000 required; EL disease - policy limit \$500,000 vs \$1,000,000 required. The umbrella (\$2,000,000) schedules EL as underlying, so the combined limit may meet it if the contract lets the umbrella count. Agent's call. (p. 5)

CHECK - The request asks for 30 days' notice of cancellation to the holder. No policy carries a third-party notice endorsement, and a certificate can't add that promise. Tell the requester, or ask the carriers for the endorsement.

CHECK - The request names the insured "Hollis Reyes Concrete Inc.", but the policies are issued to "Hollis & Reyes Concrete, LLC". The certificate must show the policy's named insured. Confirm the subcontract is with that entity. (pp. 1, 2, 3, 4, 5)

CHECK - The holder "Brightwater Builders, Inc." and additional insured "Brightwater Construction Group, LLC" look like the same company under two legal names. Confirm the exact entity with the requester before naming either one.

CHECK - Also requested: "List the requester's lender, Synthetic Community Bank, as loss payee". Not a standard certificate item; agent decides.

INFO - The project runs to 08/31/2027, past these expirations: General Liability 03/01/2027; Umbrella / Excess 03/01/2027; Workers Comp / Employers Liability 01/01/2027. Renewal certificates will be needed. (pp. 1, 2, 4, 5)

Coverage data

Line	Carrier	Policy #	Effective	Expires	Limits	AI	Waiver	Status	Pages
General Liability	Synthetic Mutual Casualty Company (SYN-01)	SGL-4471029	03/01/2026	03/01/2027	Each occurrence \$1,000,000 General aggregate \$2,000,000 Products-completed ops aggregate \$2,000,000 Personal & advertising injury \$1,000,000 Damage to rented premises \$100,000 Medical expense \$5,000	Y	Y	Hold: see issues	1, 2

Line	Carrier	Policy #	Effective	Expires	Limits	AI	Waiver	Status	Pages
Business Auto	Synthetic Indemnity Insurance Company (SYN-02)	SCA-889120	10/15/2025	10/15/2026	Combined single limit \$1,000,000	Y	Y	Hold: see issues	3
Umbrella / Excess	Synthetic Excess and Surplus Company (SYN-03)	SUM-20931	03/01/2026	03/01/2027	Each occurrence \$2,000,000 Aggregate \$2,000,000	N	N	Hold: see issues	4
Workers Comp / Employers Liability	Synthetic Workers Compensation Fund (SYN-04)	SWC-55102	01/01/2026	01/01/2027	EL each accident \$500,000 EL disease - each employee \$500,000 EL disease - policy limit \$500,000	N	N	Hold: see issues	5

Description of operations (draft)

Re: Riverside Commons, 500 River Rd, Millbrook, IN 46999. Brightwater Construction Group, LLC and Riverside Commons Owner LLC are additional insureds on General Liability for ongoing operations where required by written contract, per blanket form CG 20 10 04 13. The General Liability aggregate applies per project where required by written contract, per blanket form CG 25 03 05 09. General Liability is primary and non-contributory per form CG 20 01 04 13. Waiver of subrogation applies on General Liability where required by written contract, per blanket form CG 24 04 05 09. All subject to the policies' terms, conditions and exclusions.

Source check

- Every policy number, date, limit and form number above was found on its cited page, and every name and amount taken from the request appears in the email.

Prepared by Starry Night as draft data for the agency's licensed staff. The certificate itself is issued in the agency's own licensed system. This sheet is not a certificate of insurance and does not amend, extend or alter any policy's coverage.