

**RESIDENTIAL AND COMMERCIAL**



# **INSURANCE AGENT INFORMATION GUIDE**

Call us at:

**855-344-7595**

MAXIMUM SOLUTIONS

1616 Cape Coral Pkwy. W. Suite 102 • Cape Coral, FL 33914

MaximumSolutions1@yahoo.com

[www.thirdnail.com](http://www.thirdnail.com)

The Original  
“**Third-Nail Company**”

Maximum Solutions have provided our services to over 4,500 homes making us the *most experienced* and *trusted* company in our field in the state of Florida.



## WHO WE ARE:

**Maximum Solutions LLC** fixes or installs hurricane straps/clips typically on older properties both residential and commercial. We work to get our customers the insurance credits back that most lost with the changes in the 2012 Florida Wind Mitigation Form. For your convenience we also service the whole State of Florida. **Maximum Solutions** number one goal is to ensure each one of your clients is properly educated on the changes to their policy, and what we can do to help them. Your customers can then make an educated decision if work is cost effective for them. We are here to help your customers lower their insurance premiums. At Maximum Solutions we take great pride in knowing that by you recommending us to your customers we are any extension of the business that you worked hard to establish. We have the best customer service with highly trained technicians that take great pride in their work to ensure that EVERY customer is 100% satisfied with our service. You can have the peace of mind knowing that we are State Licensed Contractors and carry both workers comp and liability insurance. **Maximum Solutions** is the original "Third Nail Company" with more than 4,500 homes completed and 75 percent of our customers saving more than the cost of repair the first year is easy to see why your customers would love our service!

***We have developed a great way to help you and your commercial and residential clients. Turn the page to see how we do things and why we are the original and best "third nail company" in the business***

## HOW OUR SERVICES BENEFIT YOU:

We all know that the insurance industry is a highly competitive marketplace. We think of our company as a tool for you to use to sell more policies. In the day and age of internet and TV, customers are often calling multiple agencies to get the best price. We exist to give your customers a solution to lower their premiums dramatically! When you save someone hundreds and even thousands on their insurance you build that relationship for life with them. We often have our customers tell their friends and family about **Maximum Solutions** and the insurance company that saved them money. You can trust **Maximum Solutions** will always have your best interest in every step of the process. We also make it very easy for you by including a new wind mitigation with every job we perform and have it sent to you within 24hrs of completion. What sets us apart from our competitors is we never inspect our own work. **Maximum Solutions** only works with the best Certified Home Inspectors in the state of Florida. We hire one of them to inspect our work and issue each customer a new Wind Mitigation report on every job. We feel strongly that this extra measure ensures job is done properly.

### MAXIMUM SOLUTIONS

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## TESTIMONIAL

*"Maximum Solutions has always gone above and beyond our expectations when working with our clients. Their customer service is second to none and the work they do is first class. They are prompt, courteous, and a pleasure to work with."*

**Scott Ehrenfeld – Fort Myers, FL**

**Culbertson**  
 **Agency**

We have many others you can view on our facebook ([www.facebook.com/thirdnail3](http://www.facebook.com/thirdnail3)), we pride ourselves on our customer service and our reviews mean everything to us.

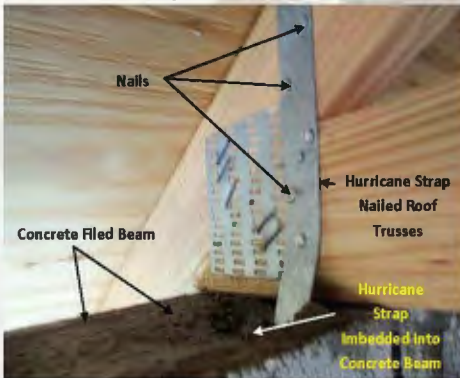
**M**aximum  
Solutions

# HOW ARE WE ABLE TO GET THIS DONE?

Typically we can do all of our work on homes with pre-existing straps from an attic access in the home. We have very well trained techs that have helped us complete over 4,500 jobs throughout the state.

The tech will arrive at the home early in the morning (typically 8am) and climb to each hurricane truss to inspect every strap. If the straps do not have enough nails we simply add the correct amount. If the strap is too far from the roof truss it will also be failed by the inspector, so our technician will add what we call a block.

**Added Nail (Clip)**



*Strap with minimum 3 nails*

**Blocked Clip**



*Strap that had spacing issues we corrected by blocking*

**Single Wrap**



*Wrap with minimum 2 nails on front 1 on backside*

# IS IT A DANGEROUS JOB?

Yes it can be, that is why we are fully licensed, bonded, and insured (liability and worker's comp). Each one of our technicians has been trained to be in attics in extremely tight spots, and work in very hot temperatures, we are proud of the work we do.

# WHAT WILL THIS COST THE HOMEOWNER?

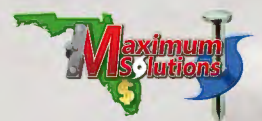
For a job like the one in the pictures above we typically charge just \$850 for any home under 2,500 square feet with attic access, and that will include a new wind mitigation for the homeowner that we will also have sent to you which will qualify them for their credits. *Please see next page for full list of pricing options.*

**The best part about Maximum Solutions is our guarantee, the homeowner does not have to pay if we cannot complete the job, and typically the homeowners make the cost of the job back within the first year, so it's a no brainer!**

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## TESTIMONIAL

*"Casey and Alex could not make this experience any easier on homeowners. They were very professional and Casey went above and beyond to get the job done the right way. Would gladly recommend them to all my friends. Thank you!"*

**Ela Popovici – Ft. Myers, FL**

We have many others you can view on our facebook ([www.facebook.com/thirdnail3](http://www.facebook.com/thirdnail3)), we pride ourselves on our customer service and our reviews mean everything to us.



# MAXIMUM SOLUTIONS PRICING GUIDELINES

Most homes built 1960 and newer that just need Third Nail added to **existing straps** prices are below:

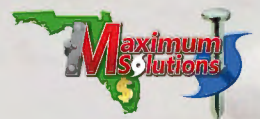
Homes 0-2,500 sq ft	*\$950.00
Homes 2,500-3,000 sq ft	*\$1050.00
Homes 3,000-3,500 sq ft	*\$1,150.00
Homes 3,500-4,000 sq ft	*\$1,250.00
Homes 4,000-5,000 sq ft	*\$1,450.00

\*All our jobs include a new Full Wind Mitigation Report from a Third party Home Inspector delivered to you typically within 24 hours of job completion to update your clients policy.

## PRIOR TO 1960\*

Most homes built prior to 1960 that do not have existing straps or clips on every truss **Maximum Solutions** schedules a **100% FREE EVALUATION** with your client and will provide them with an estimate to add clips or straps to house. Pricing starts at \$2,000.00 and up to add new clips or straps to these houses! This not only Lowers Home Owners Premiums but brings houses up to the new building codes for a much safer home and adds great value to resale price of house.

***\*1960 is when MOST homes being built converted to using metal connectors.***



## TESTIMONIAL

*"They did my house on 11/20/14 and I am now saving \$3100 a year on my insurance. Their people were very efficient and completed the job in a few hours. Inspection was done the same day."*

**Mike Dorman - Fort Lauderdale, FL**

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## WHO INSPECTS OUR WORK AFTER WE COMPLETE IT?

This is another great thing about our company, we always hire a third party licensed inspector to do our inspections at no cost to the homeowner! This way the homeowner is reassured that the job was done right, and two licensed companies have thoroughly inspected the house. Typically the inspector gets that report back to us within 24 hours to qualify the home for the credits.



**Wood to Concrete connections with more than 500lbs of uplift resistance.**

## HOW DO I KNOW IF MY CUSTOMERS NEED THIS REPAIR?

Maximum Solutions has included on next page a sample wind mitigation form with highlighted areas to show you exactly what to look for. We also included a Question and Answer page with Frequently asked questions.

*If you email us your customers latest Wind Mitigation we can quote most jobs from that.*

## TESTIMONIAL

*"I am a Florida State Licensed Inspector, Realtor and 30+ year Contractor. I have inspected Maximum's work now going on 3 years. The work they perform is solid and I have observed nothing but excellent work. Homeowners should be extremely careful when selecting Companies that perform the 3rd nail service. On 1-17-16, I inspected a house, can verify upon demand, with 3rd nails installed by a different Company with a similar name, thirdnail.NET. Typical ranch but upon inspection, approximately 1/3 of the truss components did not have the 3rd nail installed, nothing. The Homeowner was not happy and no credits were given. Had this Contractor's work not been inspected by a 3rd Party, the Homeowner would never know about the failed installation.*

*Be careful who you choose....."*

**Greg Pownall - Fort Myers, FL**

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# HERE IS WHAT TO LOOK FOR:

## The 2012 Wind Mitigation form OIR-B1-1802

### PAGE 2

Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- D. Reinforced Concrete Roof Deck.
- E. Other: \_\_\_\_\_
- F. Unknown or unidentified.
- G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- A. Toe Nails **Homeowner Needs To Install The Third Nail To Receive Insurance Credit. Est. 20-50% Savings**
  - Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
  - Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

**Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:**

- Secured to truss/rafter with a minimum of three (3) nails, and
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.
- B. Clips **B-C-D-E: Homeowner Should Already Be Receiving Insurance Credit.**
  - Metal connectors that do not wrap over the top of the truss/rafter, or
  - Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- C. Single Wraps  
Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- D. Double Wraps
  - Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or
  - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: \_\_\_\_\_
- G. Unknown or unidentified **Homeowner Should Call For Free Evaluation To See If Upgrade Is Necessary**
- H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.  
Total length of non-hip features: \_\_\_\_\_ feet; Total roof system perimeter: \_\_\_\_\_ feet
- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 \_\_\_\_\_ sq ft; Total roof area \_\_\_\_\_ sq ft
- C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

- A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials  Property Address

\*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

OIR-B1-1802 (Rev. 01/12) Adopted by Rule 690-170.0155

Page 2 of 4

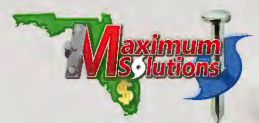
**Toenails:** If homeowners wind mitigation form shows box A,F,G, or H marked they should call us to be evaluated.

**Clips/Straps:** If homeowner has boxes B,C,D, or E marked they are already receiving the credits.

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## TESTIMONIAL

*"Wind Mitigation performed by another company indicated we had no clips. Spoke with Alex and he immediately knew our house must have clips because of when it was built. He offered to come out and take a look for us and confirmed we did in fact have clips at no charge. Knowledgeable, honest and responsive. Highly recommend."*

**Gloria Barreto-Martin – Cape Coral, FL**

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## QUESTIONS & ANSWER

**Q:** *What are the benefits of retrofitting my home and bringing it up to latest building codes in Florida?*

**A:** There are truly three great benefits to this. I think the most important is the safety of loved ones in the event of a major hurricane. There is also typically a 20-50% decrease in your wind insurance policy as well as added value to your home when it's time to sell.

**Q:** *Do I need to hire a State Certified Contractor to complete these Repairs?*

**A:** Yes. Most underwriters will ask for a letter from a state licensed contractor that work was completed. We have a template form with that info that can be provided to you when needed.

**Q:** *Why is it so important that a customer hires a State Licensed and fully insured company with workers comp and liability insurance like Maximum Solutions LLC?*

**A:** A homeowner who hires an unlicensed contractor is assuming responsibility for everything regardless of who is at fault. If a worker on your job claims an injury from unlicensed/uninsured activity, the homeowner could potentially be responsible for their huge medical costs. When the State of Florida catches an unlicensed contractor, many homeowners believe that because they were duped by the contractor they are protected from any penalties/fines, building code corrections, contractor liability or payment responsibility. However, that does not protect them, because the homeowner is responsible for everyone on their job site. Homeowners can verify a contractor is licensed by going online to [www.myfloridalicense.com](http://www.myfloridalicense.com). They can also see if there are any citations on their license.

**Q:** *I had credit for clips or straps. Why did I lose that on my new Wind Mitigation report?*

**A:** Due to the changes in the new 2012 Wind Mitigation form there are no discounts given to straps or clips with less than three nails. On the old form if there was a metal connection with nails in it that would qualify. Not anymore!

## TESTIMONIAL

*We just put a new roof on in March 2015, we found out that with the new roof our home owners insurance would cost us more than what it was with the old roof because we lost the toe nail clip credit with the new wind mitigation report, Maximum Solutions came and put the third nail in for us and saved us \$1,000 on our homeowners insurance. We are very happy!! I highly recommend Maximum Solutions!! Thank you!!"*

**Stephanie Gibb - Eskola**

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## QUESTIONS & ANSWER Continued

### Q: What is difference between a Clip and a Strap?

**A:** The real difference is how the metal connector is nailed. If the metal connector is embedded in the concrete and nailed on only one side of roof truss with a minimum of three nails your client will receive the "CLIP CREDIT". Most older homes this is the case. If the same metal strap wraps over the top of roof truss and has at least two nails on the front side of strap and one nail on the back side it would qualify as a "SINGLE WRAP". It can be a little confusing because it is the same metal connector just a difference in how it's installed originally.



Clip with third nail



Single wrap front side with 2 nails



Single strap back side with one nail

**Q:** I have a customer who lost their clip/strap credit on a newer home that has plenty of nails in strap. The report states that there is larger than a 1/2" gap between the strap and roof truss. What is this and can it be fixed?

**A:** In the new 2012 Wind Mitigation form it states that the metal connector cannot have larger than a 1/2" gap between the roof truss and the metal connector. (see pic to right). We can fix this by either putting a block no bigger than 1 1/2" (see pic to right or if strap is more than 2" away a new clip or strap is needed. We can fix this issue also. A quick evaluation of how many strap are bad and we can provide your customer with estimate.



Misaligned strap greater than 1/2" gap

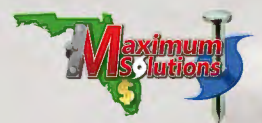


Correct strap with blocking

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## TESTIMONIAL

*After we had the third nail work done, our ceiling fans stopped working. We thought that the tech must have knocked some wires loose in the attic. Alex came out to take a look and found that the switch had gone bad. It was just a coincidence that it happened at the same time. Then he replaced the switch at no charge! That's great customer service, Thank You Maximum Solutions."*

**Marty Wyatt**

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## QUESTIONS & ANSWER Continued

**Q:** *What is the difference between a Hip roof and a Gable roof? Why is a hip roof more likely to survive hurricane force winds?*

**A:** A hip roof is a type of roof where all sides slope downwards to the walls, usually with a fairly gentle slope. Thus it is a house with no gables or other vertical sides to the roof. *See Hip roof example below.*

A gable is the generally triangular portion of a wall between the edges of a sloping roof. In Florida if more than 10% of total linier footage around perimeter of house is gabled or flat roof that is structurally tied into house you will not receive hip roof credit. *(See Gable roof example below)*



A hip roof diverts the wind up and over your roof giving you less chance of roof blowing off. A gable roof channels the wind and has a much greater chance of roof being lifted off. *(See illustration below)*



**Q:** *What is SWR on section 6 of the 2012 Wind Mitigation Form?*

**A:** SWR stands for Secondary Water Resistance. There are two forms of this that will get your customers this credit. The most common is a self-adhering membrane that is applied directly to the roof sheathing prior to installation of roofing material (shingles, tile, metal roofing etc). The other is a foam adhesive SWR barrier not to be confused with foamed-on insulation. This seals all trusses to roof and joints in sheathing to waterproof house in the event of roof covering loss. *(See picture at left)*



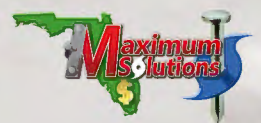
*Self-adhering SWR*

*\*As a side note the Foam SWR barrier will also get your customers the best credit for roof to deck attachment.*

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# REGENCY INSURANCE GROUP

May 15, 2015

*Our agency has partnered with Maximum Solutions for several years. We have experienced nothing but great service and happy clients because of their work. Their staff is extremely knowledgeable and willing to educate, which has proven to be helpful time and time again. Our clients constantly express their satisfaction when they have chosen our recommendation to use Maximum Solutions. The work done by their company is exceptional, and has helped people save hundreds of dollars on their insurance policy. We have developed a close working relationship with Maximum Solutions, and looking forward to growing in business together for many years to come.*



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# OUR LICENSING AND INSURANCE INFO:

RICK SCOTT, GOVERNOR

KEN LAWSON, SECRETARY

STATE OF FLORIDA  
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION  
CONSTRUCTION INDUSTRY LICENSING BOARD

LICENSE NUMBER  
CBC1250003

The BUILDING CONTRACTOR  
Named below IS CERTIFIED  
Under the provisions of Chapter 489 FS.  
Expiration date: AUG 31, 2016

MORIARTY, ALEX  
MAXIMUM SOLUTIONS LLC  
P O BOX 616 CAPE CORAL PARKWAY WEST  
SUITE 102, PMB 122  
CAPE CORAL FL 33914



ISSUED 07/29/2014

DISPLAY AS REQUIRED BY LAW

SEQ # L140729000372

**ACORD** CERTIFICATE OF LIABILITY INSURANCE

MAXIS-8 OP ID: 01  
DATE: 06/23/2015

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 INSURERS, AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must 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 endorsements.

INSURED: Maximum Solutions LLC  
225 EL CORONADO PKWY W  
CAPE CORAL, FL 33914

AGENCY: ACORD Insurance Services, Inc.  
2250 Bay Plaza Boulevard  
Suite 115  
Tampa FL 33610

AGENCY: Arthur J. Challenger Risk Management Services, Inc.  
4804 Eisenhower Blvd, Suite 250  
Tampa FL 33634

AGENCY: Maxis-8  
727-787-4190  
727-791-1613

AGENCY: Associated Industries Insurance Co.  
23142

COVERAGES: CERTIFICATE NUMBER: 0620000000 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 REQUIREMENTS, 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.

TYPE OF INSURANCE	CLASSIFICATION	CLASS CODE	POLICY NUMBER	ISSUE DATE	EXPIRES	AMOUNT	COVERAGE	LIMITS
COMMERCIAL GENERAL LIABILITY	CLAS-0000	0000	071502015	07/15/2015	07/15/2016	\$1,000,000	Each Occurrence Aggregate Med Pay (Any one person) Products, Completed Operations	\$1,000,000 \$50,000 \$1,000,000 \$1,000,000
COMMERCIAL AUTOMOBILE LIABILITY	CLAS-0000	0000	071502015	07/15/2015	07/15/2016	\$1,000,000	Each Occurrence Aggregate	\$1,000,000 \$1,000,000
ADDITIONAL LIABILITY	CLAS-0000	0000	071502015	07/15/2015	07/15/2016	\$1,000,000	Each Occurrence Aggregate	\$1,000,000 \$1,000,000
ADDITIONAL LIABILITY	CLAS-0000	0000	071502015	07/15/2015	07/15/2016	\$1,000,000	Each Occurrence Aggregate	\$1,000,000 \$1,000,000

CERTIFICATE HOLDER: Moriarty, Alex  
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.

ACORD 28 (01/04/10) The ACORD name and logo are registered marks of ACORD.

**ACORD** CERTIFICATE OF LIABILITY INSURANCE

MAXIS-8 OP ID: 01  
DATE: 06/23/2015

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CAPE CORAL, FL 33914

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COMMERCIAL AUTOMOBILE LIABILITY	CLAS-0000	0000	071502015	07/15/2015	07/15/2016	\$1,000,000	Each Occurrence Aggregate	\$1,000,000 \$1,000,000
ADDITIONAL LIABILITY	CLAS-0000	0000	071502015	07/15/2015	07/15/2016	\$1,000,000	Each Occurrence Aggregate	\$1,000,000 \$1,000,000
ADDITIONAL LIABILITY	CLAS-0000	0000	071502015	07/15/2015	07/15/2016	\$1,000,000	Each Occurrence Aggregate	\$1,000,000 \$1,000,000

CERTIFICATE HOLDER: Moriarty, Alex  
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.

ACORD 28 (01/04/10) The ACORD name and logo are registered marks of ACORD.

We have full liability and worker's compensation insurance and we will be happy to provide it to your clients so they will not have to worry!

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