


**THE MOST IMPORTANT QUESTION YOU CAN ASK YOUR TREE SERVICE PROVIDER IS...**

## Can You Provide Proof of Workmen's Compensation Insurance?

Tree Service companies and individuals often advertise "Fully Insured" but not all carry Workmen's Compensation Insurance. Tree Work is dangerous work. If a worker is injured or killed on your property without adequate insurance, they (or their family) **may seek compensation from you** for medical bills and/or lost income.

We recommend that you insist on having a "Certificate of Insurance" sent to you, **directly from your tree service provider's insurance agent**, that clearly states current coverage for Workmen's Compensation.

At Q-Team, **we are 100% covered**. We pay many thousands of dollars annually to carry Workmen's Compensation coverage on our workers and it protects our customers from liability for injured (or deceased) workers. See our certificate below.

	<b>CERTIFICATE OF LIABILITY INSURANCE</b>	QTEAM-2	OP ID: LC																																																
		DATE (MM/DD/YYYY) <b>03/14/2022</b>																																																	
<p><b>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.</b></p> <p><b>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).</b></p>																																																			
PRODUCER <b>Bilodeau Insurance Agency, Inc</b> 541 Lisbon Street Lewiston, ME 04240 Michael Bilodeau 207-784-4029	CONTACT NAME: <b>Michael Bilodeau</b> PHONE (A/C, No, Ext): <b>207-784-4029</b> FAX (A/C, No): <b>207-784-2360</b> E-MAIL ADDRESS: <b>mike@bilodeauins.com</b>																																																		
INSURED <b>Q-Team, Inc. &amp; Cooks Tree Service &amp; Robert Fogg</b> PO Box 4096 Naples, ME 04055	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> <tr> <td>INSURER A : <b>MEMIC - Maine Employers Mutual</b></td> <td><b>11149</b></td> </tr> <tr> <td>INSURER B : <b>Hanover Massachusetts Bay</b></td> <td><b>22306</b></td> </tr> <tr> <td>INSURER C : <b>Citizens Ins. of America</b></td> <td><b>31534</b></td> </tr> <tr> <td>INSURER D : <b>Hanover</b></td> <td><b>22292</b></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : <b>MEMIC - Maine Employers Mutual</b>	<b>11149</b>	INSURER B : <b>Hanover Massachusetts Bay</b>	<b>22306</b>	INSURER C : <b>Citizens Ins. of America</b>	<b>31534</b>	INSURER D : <b>Hanover</b>	<b>22292</b>	INSURER E :		INSURER F :																																					
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