



**GARY ROSEN, PH.D.**

([www.Mold-Free.org](http://www.Mold-Free.org) [www.Green-Buildings.org](http://www.Green-Buildings.org))

**PROPERTY DAMAGE APPRAISALS, EXPERT TESTIMONY, MOLD ASSESSMENT, MOLD REMEDIATION, WATER DAMAGE, MOLD RELATED CONSTRUCTION DEFECTS, ODORS, SICK HOMES, INSURANCE DISPUTES  
ASSESSMENT & REMEDIATION OF CHINESE DRYWALL**

**Florida Licenses**

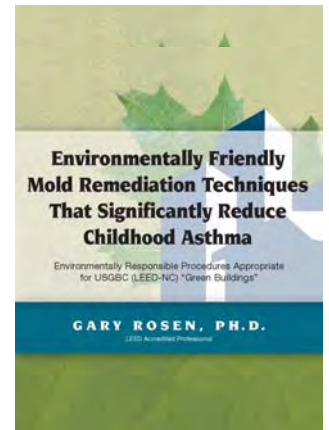
- Florida Licensed Building Contractor: CBC1250821
- Florida Licensed Real Estate Broker: BK698126
- FLDFS Approved CE Training Provider for Property Adjusters. Provider ID: 366921
- Florida Licensed Independent Insurance Adjuster/ Insurance Claim Appraiser: D082664
- Florida CILB Approved CE Course Provider. Provider ID: PVD826

**Professional Mold Liability Insurance**

- **\$5M policy for mold and microbial matter – updated to include testing Chinese drywall**

**Current Mold and Water Damage Related Certifications**

- IAQA/AmlAQC Certified: Board Certified Indoor Environmental Consultant
- IAQA/AmlAQC Certified: Certified Mold Remediator
- IICRC Certified: Applied Structural Drying; Applied Microbial Remediation Technician; Water Restoration Technician



**Chinese Drywall Expertise**

- Extensive experience with assessing and remediating Chinese drywall.
- Author: Chinese Drywall Q&A.

**Dr. Rosen's Educational Background**

- UCLA Post-Doctoral Research Fellow (1980) for Dr. Paul D. Boyer, Director UCLA Molecular Biology Institute. Dr. Boyer won the 1997 Nobel Prize in Chemistry
- Ph.D., Biochemistry & Molecular Biology, Molecular Biology Institute at UCLA (1979)
- B.S., Chemistry, University of Florida (1975) with Honors

**Mold Experience: Mold & Construction Defect Investigations / Testing**

- Dr. Rosen has personally performed over 1000 mold and construction defect investigations since 2002.

**Mold Experience: Mold Remediation & Construction**

- Dr. Rosen has personally performed over 300 mold remediation projects since 2002.

**Dr. Rosen's Mold Related Books & Publications:**

- *Environmentally Friendly Mold Remediation Techniques That Significantly Reduce Childhood Asthma* Gary Rosen, Ph.D. Published by Hope Academic Press (2007) ISBN 978-0-9794956-6-3 Available on Amazon.com
- *Mold & Mold Toxin Remediation: What You Need to Know Before Purchasing Real Estate.* Gary Rosen, Ph.D. Published by Hope Academic Press (2006) ISBN 9-780-97739-7162-9 Available on Amazon.com
- *When Traditional Medicine Fails: Your Guide to Mold Toxins* Gary Rosen, Ph.D. & James Schaller, M.D. Published by Hope Academic Press (2006) ISBN 1-59196-575-6 Available on Amazon.com
- *Locating Hidden Toxic Mold.* Gary Rosen, Ph.D. Published by Hope Academic Press (2006) ISBN 9-780-97739-7162-9 Available on Amazon.com

# CERTIFICATE OF LIABILITY INSURANCE

ISSUE DATE

5/6/2009

<b>PRODUCER</b> Legends Environmental Insurance Services, LLC 2165 N. Glassell Street  Orange, CA 92865 PHONE: (800) 992-6999 FAX: (800) 999-3987 LICENSE #: OC79875	SERIAL #: 1094-1194	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
	<b>COMPANIES AFFORDING COVERAGE</b>	
<b>INSURED</b> Certified Mold Free 2881 W. Lake Vista Circle  Davie, FL 33328	INSURER A: American Safety Risk Retention Group, Inc.	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

## COVERAGES

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.

COMP.	TYPE OF INSURANCE	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	LIMITS	
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT <input type="checkbox"/> <input type="checkbox"/>	ENV014767-08-03	10/01/2008	10/01/2009	GENERAL AGGREGATE	\$5,000,000
	PRODUCTS - COMP/OP AGG				\$5,000,000	
	PERSONAL & ADV INJURY				\$5,000,000	
	EACH OCCURRENCE				\$5,000,000	
	FIRE DAMAGE (Any one fire)				\$50,000	
	MED EXP (Any one person)				\$5,000	
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/>				COMBINED SINGLE LIMIT (Each Accident)	
	BODILY INJURY (Per Person)					
	BODILY INJURY (Per Accident)					
	PROPERTY DAMAGE (Per Accident)					
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> <input type="checkbox"/>				AUTO ONLY - EACH ACCIDENT	
	OTHER THAN AUTO ONLY:					
	EACH ACCIDENT:					
	AGGREGATE:					
	<b>EXCESS LIABILITY</b> <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM				EACH OCCURRENCE:	
	AGGREGATE:					
	<b>WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY</b>  THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE: <input type="checkbox"/> Included <input type="checkbox"/> Excluded				<input type="checkbox"/> WC Statutory Limits <input type="checkbox"/> Other	
	EL EACH ACCIDENT:					
	EL DISEASE - POLICY LIMIT:					
	EL DISEASE - EA EMPLOYEE:					
A	<b>OTHER</b> Professional Liability Microbial Consulting Cov  Drywall Testing E&O	ENV014767-08-03	10/01/2008	10/01/2009	\$5,000,000/\$5,000,000 Limits \$1,000,000/\$1,000,000 Limits  \$5,000,000/\$5,000,000 Limits	

### DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

The certificate holder is hereby named as additional insured with respect of work done by the insured for the certificate holder.

### CERTIFICATE HOLDER

For Bidding and Information

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT. BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.



**Bill Lohman**  
Principal in Charge

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AUTHORIZED REPRESENTATIVE OF INDEPENDENT INSURANCE AGENCY