



**Brandon Shamoun**  
General Counsel  
T 248.556.9522  
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July 17, 2018

City Clerk of Rochester Hills  
City of Rochester Hills  
1000 Rochester Hills Dr.  
Rochester Hills, MI 48309



Re: *Clear Rate Communications, Inc.*  
Application for Access to and Ongoing Use of Public Ways by  
Telecommunications Providers Under the Metropolitan Extension  
Telecommunications Rights-of-Way Oversight Act  
2002 PA 48, MCL 484.3101 through 484.3120

Dear Sir or Ma'am:

Enclosed for filing, please find an original and two (2) copies of an Application for Access to and Ongoing Use of Public Ways by Telecommunications Providers under the Metropolitan Extension Telecommunications Rights-of-Way Oversight Act on behalf of Clear Rate Communications, Inc. Also enclosed is a check for \$500.00 for the application fee.

*I would greatly appreciate if you would please date and time stamp one of the copies and return it to me in the enclosed self-addressed stamped envelope.*

Thank you for your assistance. If you have any questions in this matter, please do not hesitate to call.

Very truly yours,

A handwritten signature in blue ink, appearing to read "B. Shamoun", with a long, sweeping horizontal line extending to the right.

Brandon Shamoun

Enclosures

**METRO Act Permit Application Form  
Revised February 2, 2015**

**ROCHESTER HILLS, MICHIGAN**

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**Name of Local Unit of Government**

**APPLICATION FOR  
ACCESS TO AND ONGOING USE OF PUBLIC WAYS BY  
TELECOMMUNICATIONS PROVIDERS  
UNDER  
METROPOLITAN EXTENSION TELECOMMUNICATIONS  
RIGHTS-OF-WAY OVERSIGHT ACT  
2002 PA 48  
MCL SECTIONS 484.3101 TO 484.3120**

**BY**

**CLEAR RATE COMMUNICATIONS, INC.  
("APPLICANT")**

**Unfamiliar with METRO Act?--Assistance:** Municipalities unfamiliar with Michigan Metropolitan Extension Telecommunications Rights-of-Way Oversight Act ("METRO Act") permits for telecommunications providers should seek assistance, such as by contacting the Telecommunications Division of the Michigan Public Service Commission at 517-284-8190 or via its web site at [http://www.michigan.gov/mpsc/0,4639,7-159-16372\\_22707---,00.html](http://www.michigan.gov/mpsc/0,4639,7-159-16372_22707---,00.html).

**45 Days to Act—Fines for Failure to Act:** The METRO Act states that "A municipality shall approve or deny access under this section within 45 days from the date a provider files an application for a permit for access to a public right-of-way." MCL 484.3115(3). The Michigan Public Service Commission can impose fines of up to \$40,000 per day for violations of the METRO Act. It has imposed fines under the Michigan Telecommunications Act where it found providers or municipalities violated the statute.

**Where to File:** Applicants should file copies as follows [municipalities should adapt as appropriate—unless otherwise specified service should be as follows]:

-- Three (3) copies (one of which shall be marked and designated as the master copy) with the Clerk at [insert address].

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ROCHESTER HILLS, MI

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Name of local unit of government

APPLICATION FOR  
ACCESS TO AND ONGOING USE OF PUBLIC WAYS BY  
TELECOMMUNICATIONS PROVIDERS

By

CLEAR RATE COMMUNICATIONS, INC.  
("APPLICANT")

*This is an application pursuant to Sections 5 and 6 of the Metropolitan Extension Telecommunications Rights-of-Way Oversight Act, 2002 PA 48 (the "METRO Act") for access to and ongoing usage of the public right-of-way, including public roadways, highways, streets, alleys, easements, and waterways ("Public Ways") in the Municipality for a telecommunications system. The METRO Act states that "A municipality shall approve or deny access under this section within 45 days from the date a provider files an application for a permit for access to a public right-of-way." MCL 484.3115(3).*

*This application must be accompanied by a one-time application fee of \$500, unless the applicant is exempt from this requirement under Section 5(3) of the METRO Act, MCL 484.3105(3).*

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**1 GENERAL INFORMATION:**

1.1 Date: July 16, 2018

1.2 Applicant's legal name: **Clear Rate Communications, Inc.**  
Mailing Address: **2600 W. Big Beaver Rd. Suite 450**  
**Troy, MI 48084**

Telephone Number: **(248) 556 - 4500**

Fax Number: **(248) 556 - 4501**

Corporate website: **www.clearrate.com**

Name and title of Applicant's local manager (and if different) contact person regarding this application:

**Thane Namy, Chief Executive Officer**  
Mailing Address: **2600 W. Big Beaver Rd. Suite 450**  
**Troy, MI 48084**

Telephone Number: (248) 556 - 4500  
Fax Number: (248) 556 - 4501  
E-mail Address: TNamy@clearrate.com

1.3 Type of Entity: (Check one of the following)

- Corporation  
 General Partnership  
 Limited Partnership  
 Limited Liability Company  
 Individual  
 Other, please describe: \_\_\_\_\_

- 1.4 Assumed name for doing business, if any: N/A  
1.5 Description of Entity:  
1.5.1 Jurisdiction of incorporation/formation: Michigan  
1.5.2 Date of incorporation/formation: April 4, 2001  
1.5.3 If a subsidiary, name of ultimate parent company: N/A  
1.5.4 Chairperson, President/CEO, Secretary and Treasurer (and equivalent officials for non-corporate entities).

Thane Namy, President/CEO  
Sam Namy, Treasurer/Secretary/CFO

1.6 Attach copies of Applicant's most recent annual report (with state ID number) filed with the Michigan Department of Licensing and Regulatory Affairs and certificate of good standing with the State of Michigan. For entities in existence for less than one year and for non-corporate entities, provide equivalent information.

Please See Attachment A

1.7 Is Applicant aware of any present or potential conflicts of interest between Applicant and Municipality? If yes, describe: No

1.8 In the past three (3) years, has Applicant had a permit to install telecommunications facilities in the public right of way revoked by any Michigan municipality?

Circle: Yes No

*If "yes," please describe the circumstances.*

1.9 In the past three (3) years, has an adverse finding been made or an adverse final action been taken by any Michigan court or administrative body against Applicant under any law or regulation related to the following:

1.9.1 A felony; or

1.9.2 A revocation or suspension of any authorization (including cable franchises) to provide telecommunications or video programming services?

Circle: Yes No

*If "yes," please attach a full description of the parties and matters involved, including an identification of the court or administrative body and any proceedings (by dates and file numbers, if applicable), and the disposition of such proceedings.*

1.10 [If Applicant has been granted and currently holds a license to provide basic local exchange service, no financial information needs to be supplied.] If publicly held, provide Applicant's most recent financial statements. If financial statements of a parent company of Applicant (or other affiliate of Applicant) are provided in lieu of those of Applicant, please explain.

1.10.1 If privately held, and if Municipality requests the information within 10 days of the date of this Application, the Applicant and the Municipality should make arrangements for the Municipality to review the financial statements.

*If no financial statements are provided, please explain and provide particulars.*

**Clear Rate Communications, Inc. is licensed by the Michigan Public Service, through an Order issued on May 28, 2003, in MPSC Case No. U-13662, to provide basic local exchange service in the areas served by SBC Ameritech Michigan, n/k/a AT&T Michigan, Verizon North Inc., n/k/a Frontier North Inc., and Contel of the South, Inc., d/b/a Verizon North Systems, n/k/a Frontier Midstates Inc. Clear Rate Communications, Inc.'s license was amended, on September 29, 2009, in MPSC Case No. U-16056, to include all zones and exchange areas served by incumbent local exchange carriers throughout the state of Michigan.**

## **2 DESCRIPTION OF PROJECT:**

2.1 Provide a copy of authorizations, if applicable, Applicant holds to provide telecommunications services in Municipality. If no authorizations are applicable, please explain.

**Please See Attachment B**

2.2 Describe in plain English how Municipality should describe to the public the telecommunications services to be provided by Applicant and the telecommunications facilities to be installed by Applicant in the Public Ways.

**Telephone and internet service via fiber optic cable**

2.3 Attach route maps showing the location (including whether overhead or underground) of Applicant's existing and proposed facilities in the public right-of-way. To the extent known, please identify the side of the street on which the facilities will be located. (If construction approval is sought at this time, provide engineering drawings, if available, showing location and depth, if applicable, of facilities to be installed in the public right-of-way).

**Please See Attachment C**

2.4 Please provide an anticipated or actual construction schedule.

**Construction will take place and be completed between four (4) and eight (8) weeks following the issuance of all required permits.**

2.5 Please list all organizations and entities which will have any ownership interest in the facilities proposed to be installed in the Public Ways.

**Clear Rate Communications, Inc.**

2.6 Who will be responsible for maintaining the facilities Applicant places in the Public Ways and how are they to be promptly contacted? If Applicant's facilities are to be installed on or in existing facilities in the Public Ways of existing public utilities or incumbent telecommunications providers, describe the facilities to be used, and provide verification of their consent to such usage by Applicant.

**Responsible Party for Maintaining Facilities:**

**Clear Rate Communications, Inc. – Network Operations (877) 877-1250**

**3 TELECOMMUNICATION PROVIDER ADMINISTRATIVE MATTERS:**

*Please provide the following or attach an appropriate exhibit.*

3.1 Address of Applicant's nearest local office;

**Clear Rate Communications, Inc.  
2600 W. Big Beaver Rd, Suite 450  
Troy, MI 48084**

3.2 Location of all records and engineering drawings, if not at local office;  
**All records and engineering drawings will be maintained at Clear Rate Communications' headquarters listed above.**

3.3 Names, titles, addresses, e-mail addresses and telephone numbers of contact person(s) for Applicant's engineer or engineers and their responsibilities for the telecommunications system;

**Erin Knight, Provisioning Coordination Center Supervisor**  
**Clear Rate Communications, Inc.**  
**2600 W. Big Beaver Rd, Suite 450**  
**Troy, MI 48084**  
**(248) 556-4521**  
**eknight@clearrate.com**

**Paul Timmins, Network Engineer II**  
**Clear Rate Communications, Inc.**  
**2600 W. Big Beaver Rd, Suite 450**  
**Troy, MI 48084**  
**(248) 556-4532**  
**ptimmins@clearrate.com**

3.4 Provide evidence of self-insurance or a certificate of insurance showing Applicant's insurance coverage, carrier and limits of liability for the following:

3.4.1 Worker's compensation;

3.4.2 Commercial general liability, including at least:

3.4.2.1 Combined overall limits;

3.4.2.2 Combined single limit for each occurrence of bodily injury;

3.4.2.3 Personal injury;

3.4.2.4 Property damage;

3.4.2.5 Blanket contractual liability for written contracts, products, and completed operations;

3.4.2.6 Independent contractor liability;

3.4.2.7 For any non-aerial installations, coverage for property damage from perils of explosives, collapse, or damage to underground utilities (known as XCU coverage);

3.4.2.8 Environmental contamination;

3.4.3 Automobile liability covering all owned, hired, and non-owned vehicles used by Applicant, its employee, or agents.

**Please See Attachment D**

3.5 Names of all anticipated contractors and subcontractors involved in the construction, maintenance and operation of Applicant's facilities in the Public Ways.

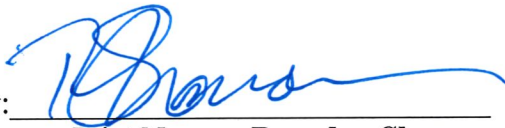
**Clear Rate Communications, Inc.**  
**Turnkey Network Solutions**  
**UCI**  
**Detroit Telecom**  
**DVM**  
**DTE Energy**

**4 CERTIFICATION:**

*All the statements made in the application and attached exhibits are true and correct to the best of my knowledge and belief.*

**CLEAR RATE COMMUNICATIONS, INC.**

7/17/18  
\_\_\_\_\_  
Date

By:   
Type or Print Name: **Brandon Shamoun**  
Its: **General Counsel**



**METRO Act Permit Application Form  
Revised February 2, 2015**

**ROCHESTER HILLS, MICHIGAN**

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**Name of Local Unit of Government**

**APPLICATION FOR  
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MCL SECTIONS 484.3101 TO 484.3120**

**BY**

**CLEAR RATE COMMUNICATIONS, INC.  
("APPLICANT")**

**ATTACHMENT A**



**Department of Licensing and Regulatory Affairs**

**Lansing, Michigan**

*This is to Certify That*

**CLEAR RATE COMMUNICATIONS, INC.**

*was validly incorporated on April 4, 2001 as a Michigan DOMESTIC PROFIT CORPORATION, and said corporation is validly in existence under the laws of this state.*

*This certificate is issued pursuant to the provisions of 1972 PA 284 to attest to the fact that the corporation is in good standing in Michigan as of this date and is duly authorized to transact business and for no other purpose.*

*This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.*



*In testimony whereof, I have hereunto set my hand,  
in the City of Lansing, this 6th day of April, 2018.*

*Julia Dale, Director*

*Corporations, Securities & Commercial Licensing Bureau*

*Sent by electronic transmission*

**Certificate Number: 18044437030**

**DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
CORPORATIONS, SECURITIES & COMMERCIAL LICENSING BUREAU  
PROFIT CORPORATION ANNUAL REPORT**

**2017**

On behalf of the corporation, I certify that no changes have occurred in the required information since the last year filed annual report.

Identification Number <b>01525C</b>	Corporation Name <b>CLEAR RATE COMMUNICATIONS, INC.</b>
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Resident agent name and mailing address of the registered office

**THANE NAMY  
555 S. OLD WOODWARD AVE.  
SUITE 600  
  
BIRMINGHAM MI 48009**

The address of the registered office

**555 S. OLD WOODWARD AVE.  
SUITE 600  
BIRMINGHAM MI 48009**

Describe the purpose and activities of the corporation during the year covered by this report:

**Electronic Signature**

Filed By <b>HARAN C. RASHES</b>	Title <b>AUTHORIZED OFFICER OR AGENT</b>	Phone <b>248-556-9522</b>
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I certify that this filing is submitted without fraudulent intent and that I am authorized by the business entity to make any changes reported herein.

**Payment Information**

Payment Amount <b>\$ 25</b>	Payment Date/Time <b>02/07/2017 13:08:24</b>	Reference Nbr <b>71315 6001 01525C 2017</b>
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**BY**

**CLEAR RATE COMMUNICATIONS, INC.  
("APPLICANT")**

**ATTACHMENT B**

STATE OF MICHIGAN

BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

\*\*\*\*\*

In the matter of the application of )  
CLEAR RATE COMMUNICATIONS, INC., for a )  
license to provide basic local exchange service in )  
the zone and exchange areas throughout the state of ) Case No. U-13662  
Michigan presently served by SBC Ameritech )  
Michigan and Verizon North Inc. and Contel of the )  
South, Inc., d/b/a Verizon North Systems. )  
\_\_\_\_\_ )

At the May 28, 2003 meeting of the Michigan Public Service Commission in Lansing,  
Michigan.

PRESENT: Hon. Laura Chappelle, Chairman  
Hon. David A. Svanda, Commissioner  
Hon. Robert B. Nelson, Commissioner

**OPINION AND ORDER**

On January 14, 2003, Clear Rate Communications, Inc., (Clear Rate) filed an application, pursuant to the Michigan Telecommunications Act (MTA), MCL 484.2101 et seq., for a license to provide basic local exchange service in the areas served by SBC Ameritech Michigan and Verizon North Inc. and Contel of the South, Inc., d/b/a Verizon North Systems.

At a hearing on April 29, 2003, Clear Rate presented the testimony and exhibits of Thane Namy, its President. At the close of the hearing, the parties waived compliance with the provisions of Section 81 of the Michigan Administrative Procedures Act, MCL 24.281.

After a review of the application and testimony, the Commission finds that approval of the application is in the public interest. On numerous occasions, the Commission has found that

competition can be advantageous to the citizens of this state. Approval of the request for a license to provide basic local exchange service will expand the opportunities for competition.

Accordingly, the application should be approved. The grant of a license is conditioned on full compliance with the provisions of the MTA, as well as the anti-slamming procedures adopted in Case No. U-11900 and the number reclamation process adopted in Case No. U-12703. Failure to comply fully may result in revocation of the license or other penalties. Further, the grant of a license is conditioned upon the provision of service to customers within a reasonable time. Failure to do so may result in revocation of the license. Finally, the Commission notes that any numbers obtained by the applicant are a public resource and are not owned by the applicant. Consequently, if the applicant fails to provide service or goes out of business, any numbers assigned to it are subject to reclamation.

The Commission FINDS that:

- a. Jurisdiction is pursuant to 1991 PA 179, as amended, MCL 484.2101 et seq.; 1969 PA 306, as amended, MCL 24.201 et seq.; and the Commission's Rules of Practice and Procedure, as amended, 1992 AACS, R 460.17101 et seq.
- b. Clear Rate possesses sufficient technical, financial, and managerial resources and abilities to provide basic local exchange service to all residential and commercial customers within the geographic area of the license and intends to provide service within one year from the date of this order.
- c. Granting Clear Rate a license to provide basic local exchange service in the requested areas will not be contrary to the public interest.

THEREFORE, IT IS ORDERED that:

A. Clear Rate Communications, Inc., is granted a license to provide basic local exchange service in the areas served by SBC Ameritech Michigan and Verizon North Inc. and Contel of the South, Inc., d/b/a Verizon North Systems.

B. Clear Rate Communications, Inc., shall provide basic local exchange service in accordance with the regulatory requirements specified in the Michigan Telecommunications Act, MCL 484.2101 et seq., including the number portability provisions of Section 358, the anti-slamming procedures adopted in Case No. U-11900, and the number reclamation process adopted in Case No. U-12703.

C. Before commencing basic local exchange service, Clear Rate Communications, Inc., shall submit its tariff reflecting the services that it will offer and identifying the exchanges in which it will offer service.

The Commission reserves jurisdiction and may issue further orders as necessary.

Any party desiring to appeal this order must do so in the appropriate court within 30 days after issuance and notice of this order, pursuant to MCL 462.26.

MICHIGAN PUBLIC SERVICE COMMISSION

/s/ Laura Chappelle  
Chairman

( S E A L )

/s/ David A. Svanda  
Commissioner

/s/ Robert B. Nelson  
Commissioner

By its action of May 28, 2003.

/s/ Dorothy Wideman  
Its Executive Secretary



In the matter of the application of )  
**CLEAR RATE COMMUNICATIONS, INC.**, for a )  
license to provide basic local exchange service in )  
the zone and exchange areas throughout the state of )  
Michigan presently served by SBC Ameritech )  
Michigan and Verizon North Inc. and Contel of the )  
South, Inc., d/b/a Verizon North Systems. )  
\_\_\_\_\_ )

Case No. U-13662

Suggested Minute:

“Adopt and issue order dated May 28, 2003 granting Clear Rate Communi-  
cations, Inc., a license to provide basic local exchange service, as set forth in  
the order.”

STATE OF MICHIGAN

BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

\* \* \* \* \*

In the matter of the application of )  
**CLEAR RATE COMMUNICATIONS, INC.,** )  
to expand the geographic scope of its license ) Case No. U-16056  
to provide local exchange service. )  
\_\_\_\_\_)

At the September 29, 2009 meeting of the Michigan Public Service Commission in Lansing,  
Michigan.

PRESENT: Hon. Orjiakor N. Isiogu, Chairman  
Hon. Monica Martinez, Commissioner  
Hon. Steven A. Transeth, Commissioner

**ORDER**

On July 30, 2009, Clear Rate Communications, Inc., (Clear Rate) filed an application, under the Michigan Telecommunications Act (MTA), MCL 484.2101 *et seq.*, to amend its license to provide basic local exchange service by expanding its geographic area to include all zones and exchange areas served by incumbent local exchange carriers throughout the state of Michigan. Clear Rate was granted a license to provide basic local exchange service in the May 28, 2003 order in Case No. U-13662.

Clear Rate served a notice of opportunity to comment on other local exchange carriers and all county clerk offices. Comments were due by September 14, 2009. No comments were filed with the Commission.

The Commission finds that approval of Clear Rate's application is in the public interest. The expansion of the license is conditioned on compliance with the anti-slamming procedures

adopted in Case No. U-11900, the number portability provisions of the MTA, and the number reclamation process adopted in Case No. U-12703. Further, the expansion of the license is conditioned upon the provision of service to customers in the added exchanges within a reasonable time. Failure to comply fully with those procedures may result in revocation of the license or other penalties.

THEREFORE, IT IS ORDERED that:

A. The license of Clear Rate Communications, Inc., to provide basic local exchange service is expanded to include all zones and exchange areas served by incumbent local exchange carriers throughout the state of Michigan.

B. Clear Rate Communications, Inc., shall provide basic local exchange service in accordance with the regulatory requirements specified in the Michigan Telecommunications Act, MCL 484.2101 *et seq.*, including the number portability provisions of MCL 484.2358, the anti-slamming procedures adopted in Case No. U-11900, and the number reclamation process adopted in Case No. U-12703.

C. Before commencing basic local exchange service in the areas added to the license by this order, Clear Rate Communications, Inc., shall submit its tariff identifying the additional exchanges in which it will offer service.

The Commission reserves jurisdiction and may issue further orders as necessary.

Any party desiring to appeal this order must do so by the filing of a claim of appeal in the Michigan Court of Appeals within 30 days of the issuance of this order, pursuant to MCL 484.2203(12).

MICHIGAN PUBLIC SERVICE COMMISSION

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Orjiakor N. Isiogu, Chairman

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Monica Martinez, Commissioner

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Steven A. Transeth, Commissioner

By its action of September 29, 2009.

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Mary Jo Kunkle, Executive Secretary

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**BY**

**CLEAR RATE COMMUNICATIONS, INC.  
("APPLICANT")**

**ATTACHMENT C**

**METRO Act Permit Application Form  
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**ROCHESTER HILLS, MICHIGAN**

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**Name of Local Unit of Government**

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**BY**

**CLEAR RATE COMMUNICATIONS, INC.  
("APPLICANT")**

**ATTACHMENT D**

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

09/28/2017

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 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>PRODUCER</b> Benchmark Financial Ltd. 30600 Telegraph Rd. Ste. 3355 Bingham Farms,, MI 48025 Steven A. Jaboro	<b>CONTACT NAME:</b> Sam Nanu <b>PHONE (A/C, No, Ext):</b> 248-642-0700 <b>E-MAIL ADDRESS:</b> snanu2@ben-fin.com	<b>FAX (A/C, No):</b> 248-642-0701
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> Clear Rate Communications Inc. 2600 W. Big Beaver Rd, Ste 450 Troy, MI 48084	<b>INSURER A:</b> Travelers	
	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**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.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSP WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
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 type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:		ZLP-81M66326-16-15	10/01/2017	10/01/2018	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS		BA-2H204841-16	10/01/2017	10/01/2018	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000		ZUP-71M65031-16-15	10/01/2017	10/01/2018	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/> N/A	UB-5H689415-16-15	10/01/2017	10/01/2018	PER STATUTE <input checked="" type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	E&O		ZPL-31M66362-16-15	10/01/2017	10/01/2018	Agg Limit 1,000,000 Per Claim 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

FORINF1

For Informational Purposes Only

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  
 Steven A. Jaboro