

Technical Proposal – Eval Criteria 1, 2, 4-6

Evaluation Section 1: JOC Qualifications and Experience

Company Overview:

Taza Construction doing business as Tiles in Style, LLC was founded in 2007 as a family-owned and operated business. Over the years, we've become a recognized leader in flooring installation and general contracting, known for our commitment to quality, performance, and craftsmanship. Our reputation is built on our ability to listen closely to our clients' needs and tailor our services to deliver exceptional results, no matter the project.

We are fully licensed, insured, and bonded, and hold an A+ rating from the Better Business Bureau. Our solution-focused project team has been key to our success, allowing us to handle projects under the most demanding schedules and timeframes. Our extensive experience working with major governmental agencies, provincial organizations, and large corporations has provided us with a strong understanding of client-driven results.

As a woman-owned and Minority Business Enterprise (MBE), we pride ourselves on our diverse and dynamic leadership team. Our core values quality, reliability, innovation, and inclusivity and it is reflected in everything we do, ensuring each project meets the highest standards and exhibits trust and satisfaction.

At Taza Construction, we specialize in a wide range of construction services, from industrial and commercial construction to government housing restoration. Our services include roofing, renovations/restorations, demolition and site clearing, as well as HVAC, electrical, and plumbing system installation. With comprehensive project management and a focus on safety, we're equipped to handle projects of any size and complexity, always delivering reliable results and unmatched expertise.



JOC Experience

Taza Construction has a solid track record of delivering high-quality Job Order Contracting (JOC) services for public sector clients. We've handled large-scale, multi-location projects across various sectors, and our reputation for executing contracts efficiently and precisely has made us a trusted partner for complex, high-value projects.

1. Chicago Housing Authority (CHA):

- Chicago Housing Authority (CHA)
 - *Andrew Rios, Project Manager – (312) 545-9611 | arios@thecha.org*
 - *Paul Gray, Project Manager – (312) 502-2908 | pagray@thecha.org*
- **Contract Value and Duration:** \$9,000,000, began in April 2023 - Present
- **Geographic Service Area:** Local (Chicago, IL)
- **Unit Price Book(s) Utilized:** eGordian
- **Types of Projects Performed:** General construction; repairs and restoration of concrete, masonry, windows, doors, roof repairs, demolition, carpentry, appliance installation, etc.
- **Average Task Order Size:** \$80,000.00 / **Total Number of Task Orders Issued:** 56

2. Department of Facilities Management, Cook County

- Department of Facilities Management
 - *Bilqis Jacobs-El, Director of Facilities – (312) 995-3948 | mike.gandhi@cookcountyil.gov*
- **Contract Value and Duration:** \$4,476,600, from November 2016 to October 2021
- **Geographic Service Area:** Local (Cook County, IL)
- **Unit Price Book(s) Utilized:** BNi Building News
- **Types of Projects Performed:** General construction; flooring installation at multiple county locations.
- **Average Task Order Size:** \$61,000 / **Total Number of Task Orders Issued:** 74

3. Tri-County Regional Planning Commission and METEC Resource Center, Peoria, IL

- Tri-County Regional Planning Commission and METEC Resource Center,
 - *Diana Martinez – (309) 676-3832 | diana@metechrc.org*
- **Contract Value and Duration:** \$425,000, Oct 2025 - Present
- **Geographic Service Area:** Local (Peoria County, Illinois)
- **Unit Price Book(s) Utilized:** RS Mean
- **Types of Projects Performed:** General construction; full rehabilitation, accessibility modifications, roof repairs
- **Average Task Order Size:** \$5,000 / **Total Number of Task Orders Issued:** 6

Geographic Coverage

Taza Construction is fully licensed and equipped to provide Job Order Contracting (JOC) services across the states of Illinois, Wisconsin, and Indiana. Our team is experienced in handling projects throughout these regions, ensuring high-quality service delivery no matter the location. We have established operations in key areas within these states, which allows us to efficiently manage projects of varying scopes and complexities.

While our primary service regions include Illinois, Wisconsin, and Indiana, we do not have geographic limitations within these areas. We are committed to expanding our reach and can quickly mobilize resources to support projects in any of these states. Additionally, we are able to obtain any necessary licenses to extend our capabilities to other states should the need arise.

We are dedicated to delivering JOC services that meet the specific needs of each client, ensuring compliance with all local regulations and standards across the states we serve.

Licenses and Certifications

Taza Construction is fully licensed in Illinois, Indiana, and Wisconsin, allowing us to perform Job Order Contracting (JOC) services across these states. We hold the necessary general contractor licenses to carry out a wide range of construction work, as well as specialty trade licenses to address specific project needs. Additionally, we are a certified roofer (IDFPR Certified Roofers - 105.010400), enabling us to handle roofing projects with the expertise required by industry standards. We also specialize in mold remediation (Certified Mold Remediation Contractor by MICRO) to address and resolve mold-related issues safely and effectively.



Taza Construction is proud to hold the following certifications:

- Minority and Women Business Enterprise (MWBE) Certified
- Disadvantaged Business Enterprise (DBE) Certified
- Housing and Development Act of 1968 Section 3 Certified
- EPA Lead-Safe Certified Firm
- Licensed, Insured, and Bonded

We are committed to maintaining compliance with local and federal regulations and can quickly obtain any additional licensing required to work in jurisdictions where we are not currently licensed, should the need arise upon contract award.

Licenses and Certifications

Taza Construction is fully licensed in Illinois, Indiana, and Wisconsin, allowing us to perform Job Order Contracting (JOC) services in these states. We hold the necessary general contractor licenses to carry out a wide range of construction work, as well as specialty trade licenses to address specific project needs. Additionally, we are a certified roofer (IDFPR Certified Roofers - 105.010400), enabling us to handle roofing projects with the expertise required by industry standards. We are also qualified to perform mold remediation (Certified Mold Remediation Contractor by MICRO), ensuring we can address and resolve mold-related issues in buildings, following safety protocols and regulations.

Certifications:

- Minority Business Enterprise (MBE) Certified
- Disadvantaged Business Enterprise (DBE) Certified
- Business Enterprise Program (BEP) Certified
- Housing and Development Act of 1968 Section 3 Certified
- EPA Lead-Safe Certified Firm
- OSHA 30 Certified
- RRP (Renovation, Repair, and Painting) Certified
- MICRO Mold Remediation Certified
- City of Chicago (Class A) General Contractor License



Evaluation Section 2: Technical Approach and Methodology

JOC Program Management

Organizing and Managing Task Order Delivery

From the moment we begin, we're all about getting the details right. The first thing we do is sit down with agency representatives to fully understand their needs and expectations. Once we've agreed on the scope, we move forward with developing a Task Order that outlines everything—materials, timeline, labor costs, and project specifics.

Throughout the project, we keep close tabs on progress, ensuring that all tasks are completed as planned. Our team works hard to make sure we're consistently updating the client, and if anything changes or requires adjustment, we communicate quickly to keep things on track. When it's time to close out the project, we double-check all the details, making sure everything is completed, documented, and signed off on.

Job Order Development (JOD) and Collaboration with Agency Representatives

The Job Order Development (JOD) process is really about teamwork. We partner with agency representatives to ensure that we fully understand what they need for each project. From there, we get to work on developing a detailed scope of work. It's important to us that everyone's on the same page from the start, so we can avoid any misunderstandings down the road.

When it's time to put together the estimate, we break everything down carefully—material costs, labor, and time needed for each phase of the work. If there are any non-pre-priced items that come up, we work directly with our suppliers and subcontractors to get the best quotes, which we then share with the agency for approval. Throughout this process, we ensure transparency and make sure the agency knows exactly what they're getting and how much it will cost.

Ensuring Quality Control Across Multiple Simultaneous Task Orders

Quality is everything to us, especially when managing multiple Task Orders at once. To make sure everything is up to standard, we assign a dedicated project manager to each Task Order who is hands-on from start to finish. They're responsible for making sure all work is done on time, meets specifications, and is of the highest quality. Our project managers regularly check in on-site and hold progress meetings to stay on top of any issues before they become problems.



We also use detailed quality checklists throughout the project, and we do periodic inspections to ensure that everything meets the client's standards. If any issues come up, we address them right away, keeping the project moving smoothly.

Scheduling, Phasing, and Coordinating Work to Minimize Disruption

We understand that many of our projects take place in active buildings, like schools, hospitals, and government offices, where minimizing disruption is crucial. To make sure we're being respectful of our clients' operations, we plan each project carefully. We break down the work into manageable phases and schedule it during non-peak hours or around the agency's daily routines.

Our team also works hard to keep everything running on time. If anything unexpected pops up, we work closely with the agency to adjust the schedule without losing any momentum. We maintain constant communication with the agency throughout the project, ensuring they're always in the loop on our progress and any adjustments that might need to be made. This way, we can keep everything running smoothly and efficiently.

Unit Price Book (UPB)

We are committed to meeting the requirements of Job Order Contracting (JOC) and will adopt the eConverge platform for all Task Order pricing, as specified in the RFP. While we have not yet used eConverge, we understand its importance in maintaining transparency and accuracy in pricing through the TruPriceData construction cost database integrated with BNi Building News cost data.

After the contract award, we will fully integrate the eConverge platform into our estimating process, utilizing the BNi cost data and other industry-standard unit price books (e.g., RSMeans, Gordian) to create accurate, auditable pricing for each Task Order. Our team will undergo comprehensive training to ensure we can effectively use the eConverge platform and the associated BNi cost data.

Regarding line-item pricing for work not included in the standard UPB, we will follow a structured process. For any non-pre-priced items, we will gather documentation, such as quotes, invoices, and published pricing, to ensure complete transparency. These items will be priced according to our standard markup methodology, which we will document and submit through the eConverge platform for agency review and approval.

In summary, we are fully prepared to adopt the eConverge platform after contract award and ensure that all Task Order pricing meets the standards set forth in the RFP.



Technology and Software: eConverge Platform

We understand the importance of the eConverge platform for estimating and managing JOC projects. While we have not used eConverge in previous projects, we are committed to integrating it immediately following the contract award. Our team is ready to complete the onboarding process to get up to speed with this platform, ensuring a smooth transition and seamless integration into our workflow.

Currently, we are using RSMeans and Gordian as our primary unit-price cost estimating platforms. These platforms have been effective for estimating and managing costs on past projects, and we are confident that our team will quickly adapt to eConverge once it is integrated. We plan to undergo the necessary training and onboarding for eConverge as soon as the contract is awarded, ensuring that we meet all the requirements for pricing and Task Order submission.

For estimating Task Orders, we will leverage the BNi cost data integrated into eConverge, which will allow us to prepare detailed, line-item proposals for each Task Order. Our team will ensure that regional cost adjustments are included to accurately reflect local labor, materials, and equipment pricing. Additionally, for any non-pre-priced items, we will use eConverge to document, price, and submit these items using verified supplier quotes and our markup methodology for review by the participating agencies.

In summary, we are fully prepared to utilize eConverge for all pricing and documentation tasks once the contract is awarded and will take the necessary steps to ensure a smooth transition onto the platform.

Subcontractor Management

We understand that the success of a Job Order Contracting (JOC) program depends not only on our internal team's capabilities but also on the quality and reliability of our subcontractors. We have developed a thorough and transparent process for engaging, qualifying, and managing subcontractors to ensure that every project is delivered on time, within budget, and in full compliance with all legal and regulatory requirements.

Subcontractor Engagement and Qualification

We start by engaging qualified subcontractors who have experience in the specific trades required for the job. We prioritize small businesses, minority-owned, women-owned, and veteran-owned businesses whenever possible, aligning with our commitment to fostering diverse participation in the construction industry. Our qualification process includes:

- **Pre-qualification:** Subcontractors must provide documentation of their previous work experience, licenses, insurance, bonding capacity, and compliance with safety regulations. This ensures that all subcontractors meet industry standards and regulatory requirements.
- **References and Past Performance:** We require references from previous clients to verify the subcontractor's performance and reliability on past JOC contracts. We also check their track record with prevailing wage and Davis-Bacon compliance where applicable
- **Licensing and Certifications:** All subcontractors must have the required licenses for their trade and comply with local, state, and federal regulations. We ensure that all prevailing wage and Davis-Bacon Act requirements are met and documented for any federally funded projects.

Small Business and Local Subcontractor Utilization

We actively seek to maximize small business participation on our JOC projects by prioritizing the use of local subcontractors and small businesses whenever feasible. Engaging local subcontractors brings several benefits, including:

- **Supporting the local economy:** By utilizing local subcontractors, we help stimulate economic growth in the communities where we work.
- **Faster response times:** Local subcontractors have a better understanding of the area and can often respond to issues more quickly, minimizing project delays.



- Reduced logistics costs: Using local resources can help reduce transportation costs and lead times for materials and labor.

We collaborate with our small business partners, offering them opportunities to grow through mentorship, assistance with certifications, and ensuring they are integrated into the project management process.

Compliance with Prevailing Wage and Davis-Bacon Requirements

Ensuring compliance with prevailing wage and Davis-Bacon Act requirements is a top priority for us, especially on federally funded projects. Our approach includes:

- Clear communication of wage rates: We provide all subcontractors with the appropriate prevailing wage rates as outlined in the contract documents. This ensures that everyone on the project is paid according to the law.
- Certified Payroll Records: We require all subcontractors to submit certified payroll records to ensure they are complying with the wage requirements. These records are reviewed regularly to verify compliance.
- Ongoing training: Our project managers, subcontractors, and administrative team receive training on the latest prevailing wage and Davis-Bacon Act compliance requirements to ensure we're always up to date with regulations.

Subcontractor Management and Oversight

Once subcontractors are engaged, we maintain active oversight throughout the project to ensure their work aligns with our high standards for safety, quality, and efficiency. Our project managers are responsible for coordinating subcontractor schedules to ensure timely task completion without disrupting other phases of work. They conduct regular inspections and quality checks to verify that subcontractors' work meets project specifications and quality standards. Additionally, performance evaluations are carried out to ensure subcontractors stay on track and adhere to project deadlines, ensuring smooth coordination and successful project delivery.

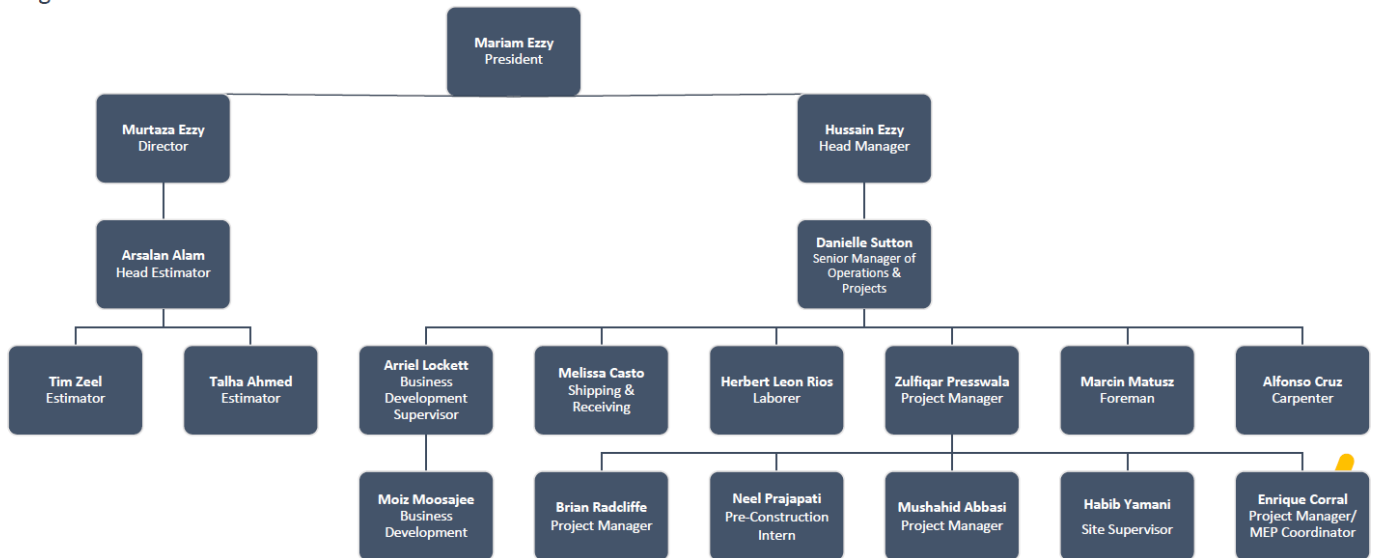


Evaluation Section 4: Key Personnel and Project Management

Organizational Chart



Organizational Chart



Key Personnel

Program/Contract Manager: Hussain Ezzy

Role: Head Director

Contact: ezzy@tilesinstyle.com

Relevant JOC Experience: Hussain has been with Taza Construction since 2007 and has extensive experience managing large-scale construction projects, overseeing financial and operational activities, and ensuring projects meet both client expectations and industry standards. He has played a key role in managing JOC contracts such as those with the Chicago Housing Authority (CHA), Cook County JOC Program, and Public Building Commission of Chicago (PBC). Hussain's leadership and strategic management have been instrumental in delivering successful projects and maintaining strong relationships with agency clients.

Project Manager: Brian Radcliffe

Role: Project Manager

Contact: brian@tilesinstyle.com

Relevant JOC Experience: Brian has over 15 years of experience managing large-scale JOC projects, including work with the Chicago Housing Authority (CHA) and Rockford School District. He specializes in overseeing daily project operations, coordinating teams, and ensuring compliance with budget and schedule. Brian's leadership has ensured the successful completion of various JOC initiatives, including Milwaukee County JOC Program and Chicago Public Schools.

Estimator: Talha Ahmed

Role: Estimator

Contact: talha@tilesinstyle.com

Relevant JOC Experience: Talha has been an estimator at Taza Construction since 2020, with experience in JOC pricing, including estimating costs for projects like the Chicago Housing Authority (CHA) and Milwaukee County JOC Program. He is skilled in preparing detailed cost estimates, understanding project scopes, and managing material and labor cost calculations. Talha's expertise ensures accurate and competitive pricing for JOC Task Orders.

Site Superintendent: Zulfiqar Presswala

Role: Project Manager

Contact: zulfiqar@tilesinstyle.com

Relevant JOC Experience: Zulfiqar has over 15 years of experience in supervising and managing large-scale JOC projects. He has successfully overseen various projects such as those for the Rockford Housing Authority and Cook County Flooring Projects. Zulfiqar is known for his leadership in managing subcontractors, laborers, and ensuring all work is completed safely, on time, and within budget.

Staff Retention and Continuity

At Taza Construction, we prioritize staff retention and continuity to ensure smooth project execution throughout the contract term. We understand the importance of maintaining a consistent and experienced team, particularly for Job Order Contracting (JOC) programs, where long-term success relies on strong relationships and deep knowledge of the project's nuances. Our approach to retaining key personnel and managing continuity is built on a foundation of clear communication, competitive compensation, professional development, and a supportive work environment.

Maintaining Key Personnel Continuity

- **Competitive Compensation and Benefits:** We offer competitive salaries and benefits packages to ensure our key personnel remain motivated, loyal, and focused on delivering high-quality work. We regularly review compensation packages to align with industry standards and ensure they remain attractive.
- **Professional Development and Growth:** Taza Construction invests in the ongoing professional development of our team members. This includes offering training, certifications (such as OSHA and Procore), and opportunities for career advancement within the company. By fostering a culture of growth, we aim to keep our personnel engaged and committed to long-term career paths within our organization.
- **Employee Engagement and Satisfaction:** We recognize that a positive work environment is essential for employee retention. We maintain open communication channels with all team members, conduct regular feedback sessions, and implement policies that promote work-life balance and job satisfaction. This has proven effective in minimizing turnover and maintaining consistency in project delivery.

Process for Notifying and Gaining Agency Approval for Key Personnel Changes

While we strive to maintain continuity with our key personnel, we understand that circumstances may arise that require changes in the team. In such cases, we follow a clear and transparent process for notifying and gaining agency approval for any key personnel changes:

- **Advance Notification:** If a change in key personnel is anticipated or required, we notify the agency as early as possible, providing detailed information about the situation and the proposed changes. We ensure that the agency is kept informed about any personnel transitions in a timely manner.
- **Substitute Personnel Selection:** We carefully select substitute personnel with similar qualifications, experience, and skill sets to ensure that the project continues without disruption. Our approach includes vetting potential replacements internally to ensure they meet the agency's expectations and project needs.
- **Agency Approval:** Before implementing any changes, we submit the proposed personnel changes for agency approval. This includes providing detailed resumes, qualifications, and project experience for the new personnel. We collaborate closely with the agency to ensure the transition process is smooth, and the replacement personnel are fully aligned with the project's requirements.
- **Transition Support:** If a key personnel change occurs, we ensure a smooth transition by having the outgoing personnel provide a comprehensive handover to the new team member. This includes sharing all relevant project documentation, timelines, and key contacts. We also facilitate introductions to the agency and relevant stakeholders to ensure the continuity of relationships.

Evaluation Section 5: References and Past Performance

- **Chicago Housing Authority (CHA)**

Andrew Rios, Project Manager

Phone: 312-545-9611

Email: arios@thecha.org

Contract Value: \$9,000,000

Duration: April 2023 – Present

Description of Work Performed:

Provided general construction services for multiple housing improvement initiatives, including structural repairs, roof repairs, and facility upgrades across several locations.

JOC Specific Details:

Number of Task Orders: 56

Average Task Order Value: \$80,000.00

Total Contract Spend: \$9,000,000

- **Department of Facilities Management, Cook County, IL**

Bilqis Jacobs – El, Director of Facilities

Phone: 312-995-3948

Email: mike.gandhi@cookcountyil.gov

Contract Value: \$4,476,600

Duration: November 2016 – October 2021

Description of Work Performed:

Furnishing and installation of carpet across multiple county facilities, ensuring minimal disruption to operations and maintaining the highest quality standards.

JOC Specific Details:

Number of Task Orders: 74

Average Task Order Value: \$61,000.00

Total Contract Spend: \$4,476,600

- **Tri-County Regional Planning Commission and METEC Resource Center (Peoria, IL)**

Diana Martinez MBA, Executive Director

Phone: 309-676-3832

Email: diana@metechrc.org

Contract Value: \$425,000

Duration: October 2025 - Present

Description of Work Performed:

Providing rehabilitation assistance through the Home Repair and Accessibility Program (HRAP), including full home rehabilitation, accessibility modifications, and roof repairs for income-eligible households in Peoria County, Illinois.

JOC Specific Details:

Number of Task Orders: 74

Average Task Order Value: \$5,000.00

Total Contract Spend: \$425,000

Acknowledgment of Performance Review

We understand that AFI may also review our performance on Procurated (or a similar platform), and we are fully committed to maintaining high customer satisfaction. To track and ensure client satisfaction, we actively engage in ongoing communication with our clients throughout the project lifecycle. This includes providing regular progress updates, promptly addressing any concerns or issues, and conducting final project reviews to ensure all client expectations have been met or exceeded. We also encourage feedback at every stage to continually improve our services and client relations.



Phone: (877) 817-2841

Fax: (866) 552-8262

sales@tazaconstruction.com

www.tazaconstruction.com

16940 Vincennes Ave,
South Holland, IL, 60473

**Evaluation Section 6: Insurance, Bonding and Licensing:
(See Attachments)**





5065 SHORELINE SUITE M200
LAKE BARRINGTON, IL 60010
BONDING AND INSURANCE

February 6, 2026

RE: Taza Construction DBA of Tiles In Style, LLC

To Whom It May Concern:

Arch an A+ (XV) carrier is the surety company handling the bonding needs of Tiles In Style, LLC. Arch has given Tiles in Style, LLC a single project limit of \$15,000,000 and an aggregate limit of \$30,000,000 with favorable consideration for projects outside of these parameters.

You understand, of course, that any arrangement for the final bond, or bonds, is a matter between our client, and ourselves, and we assume no liability to third parties, if for any reason we do not execute said bond, or bonds.

Matthew Dohn

A handwritten signature in dark ink, appearing to read "Matthew Dohn", with a long horizontal flourish extending to the right.

Attorney-in-Fact



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/22/2026

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 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).

PRODUCER Aleckson Insurance Agency 1155 Ensell Rd. Lake Zurich IL 60047	CONTACT NAME: Jessica Hileman PHONE (A/C, No, Ext): 847-566-7200 E-MAIL ADDRESS: jessica@alecksoninsurance.com	FAX (A/C, No): 847-566-1750
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Pekin Insurance Company		24228
INSURER B: Berkleynet		10510
INSURER C: Lloyds of London		32727
INSURER D: Philadelphia Indemnity Insuran		18058
INSURER E:		
INSURER F:		

COVERAGES**CERTIFICATE NUMBER:** 308712782**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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☒ PRO-JECT ☐ LOC OTHER:	Y	Y	006489203	4/2/2026	4/2/2027	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000 \$
A	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY	Y	Y	006489204	4/2/2026	4/2/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10,000			006489341	4/2/2026	4/2/2027	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
B	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 ☒ Y ☐ N/A	Y	BNET732871000	4/2/2026	4/2/2027	☒ PER STATUTE ☐ 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
C D	SAM Liability Pollution/Professional Liability			SML25100A26 PPK2738147-000	2/27/2026 3/30/2026	2/27/2027 3/30/2027	DED \$5,000 Per Claim/Aggregate 1,000,000 1,000,000

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

CERTIFICATE HOLDER**CANCELLATION**

Tiles In Style, LLC DBA Taza Supplies and Taza Construction
16940 Vincennes Ave
South Holland IL 60473

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

© 1988-2015 ACORD CORPORATION. All rights reserved.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL AUTO ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

Coverages provided by this endorsement are subject to the provisions applying to the **Business Auto Coverage Form** unless otherwise noted. All policy provisions not in conflict with this endorsement shall apply. This endorsement is a valid part of the policy only when the form number is shown in the Declarations. The policy's deductible provisions will apply unless otherwise noted.

The following changes apply to **SECTION II - LIABILITY**:

1. Broad Form Insureds

A. Newly Formed Or Acquired Organizations

The following is added as an "insured" under **A.1. Who Is An Insured**:

- a. Any organization you newly form or acquire, other than:
 - (1) A partnership, joint venture, or limited liability company; or
 - (2) An organization excluded either by the provisions of this **Business Auto Coverage Form**, or by endorsement,

and over which you maintain ownership or majority interest of more than 50%, subject to the following additional provisions:
- b. This insurance does not apply to:
 - (1) Any newly formed or acquired organization that is an "insured" under any other automobile policy or would be an "insured" under such policy but for such automobile policy's termination or the exhaustion of such automobile policy's limits of insurance;
 - (2) "Bodily injury", "property damage" or "covered pollution cost or expense" resulting from an "accident" that occurred before you acquired or formed the organization.

- c. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier.

B. Employees As Insureds

The following is added as an "insured" under **A.1. Who Is An Insured**:

- a. Any "employee" of yours is an "insured" while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs.

C. Employees As Insureds- Autos Hired In The Employees' Name

The following is added as an "insured" under **A.1. Who Is An Insured**:

- a. An "employee" of yours is an "insured" while operating an "auto" hired or rented under a written contract executed prior to "loss" for which coverage is sought in that "employee's" name, with your permission, while performing duties related to the conduct of your business.
- b. With respect to coverage afforded under this section of the endorsement, paragraph **5.b.** of the **Other Insurance** Condition is removed and replaced by the following:
 - (1) For Hired Auto Physical Damage Coverage, the following are deemed to be covered "autos" you own:
 - (a) Any covered "auto" you lease, hire, rent or borrow; and

- (b) Any covered "auto" hired or rented by your "employee" under a written contract in the "employee's" own name and executed prior to the "loss" for which coverage is sought, with your permission, while performing duties related to the conduct of your business.

However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

D. Additional Insured - When Required By Written Contract - Primary and Noncontributory

The following is added as an "insured" under **A.1. Who Is An Insured:**

- a. Any person or organization is an "insured" for liability coverage as afforded under **SECTION II - LIABILITY COVERAGE**, when you and such person or organization have agreed in a written contract effective during the policy period stated on the Declarations Page (hereinafter referred to as the "Policy Period") and executed prior to the "bodily injury", "property damage" or "covered pollution cost or expense" for which coverage is sought, that you must add that person or organization as an additional "insured" on a policy of automobile liability insurance (hereinafter referred to as the "Additional Insured").

The "Additional Insured" is covered only with respect to vicarious liability for "bodily injury", "property damage" or "covered pollution cost or expense" resulting from your ownership, maintenance, or use of a covered "auto" during the "Policy Period".

- b. It is further understood that the designation of any person or organization as an "Additional Insured" does not increase the scope or limits of coverage afforded by this policy.
- c. **C. Limits of Insurance** is amended to include:
 - (1) The limits of insurance applicable to the "Additional Insured" are:

- (a) those specified in the written contract that requires the person or organization to be added as an "Additional Insured"; or

- (b) as stated on the Declarations Page of this policy, whichever is less.

These limits of insurance are inclusive of, and not in addition to the limits of insurance shown on the Declarations Page.

- d. When required under a written contract with the "Additional Insured" which is executed prior to "bodily injury", "property damage" or "covered pollution cost or expense" for which coverage is sought by the "Additional Insured" hereunder, the coverage provided to the "Additional Insured" under this endorsement shall apply on a primary and noncontributory basis with any other insurance upon which the "Additional Insured" is listed as a Named Insured.
- e. If an endorsement is attached to this coverage form or policy that specifically names a person or organization as an "insured" or additional "insured", then coverage under this endorsement does not apply to that entity.

2. Broadened Supplementary Payments

- a. Under **2. Coverage Extensions**, Paragraph **2.a.(2)** of **Supplementary Payments** is removed and replaced by:
 - (2) Up to \$5,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- b. Under **2. Coverage Extensions**, Paragraph **2.a. (4)** of **Supplementary Payments** is removed and replaced by:
 - (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$500 a day because of time off from work.

3. Amended Fellow Employee Exclusion

- a. Under **B., Exclusions, 5. Fellow Employee** exclusion is removed and replaced by:

5. Fellow Employee

"Bodily injury" to:

- a. Any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business; or
- b. The spouse, child, parent, brother or sister of the fellow "employee" as a consequence of Paragraph a. above.

But this exclusion does not apply if the "bodily injury" results from the use of a covered "auto" you own or hire.

The coverage provided under this section of the endorsement shall be excess over any other insurance, whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise, unless such other insurance is written only as specific excess insurance over the Limits of Liability provided in this endorsement.

The following changes apply to **SECTION III - PHYSICAL DAMAGE COVERAGE**:

1. Towing and Labor

Under **SECTION III - PHYSICAL DAMAGE COVERAGE, 2. Towing** is replaced by the following:

We will pay up to the following limits for towing and labor costs incurred each time a covered "auto" is disabled:

- a. \$100 for a covered "auto" rated and classified as a private passenger vehicle or "light truck".
- b. \$150 for a covered "auto" rated and classified as a "medium truck".

However, labor must be performed at the place of disablement.

- c. With respect to this section of this endorsement, the following definitions are added under **SECTION V - DEFINITIONS**:

- (1) "Light truck" means a truck or van that has a "gross vehicle weight" (GVW) of 10,000 pounds or less.
- (2) "Medium truck" means a truck or van that has a "gross vehicle weight" (GVW) of 10,001-20,000 pounds.

- (3) "Gross Vehicle Weight" (GVW) means the maximum loaded weight for which a single "auto" is designed, as specified by the manufacturer.

2. Broadened Transportation Expenses Including Limited Rental Reimbursement Coverage

Under **4. Coverage Extensions, a., Transportation Expenses** is removed and replaced by:

a. Transportation Expenses

We will pay up to \$75 per day to a maximum of \$2,250 for necessary and actual temporary transportation expense incurred by you because of a "loss" to a covered "auto", but only if the covered "auto" carries the coverages and meets the requirements described in (1) or (2) below:

- (1) We will pay the above temporary transportation expense because of the total theft of a covered "auto" if you carry Comprehensive Coverage on that covered "auto". We will only pay for such expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".
- (2) For "loss" other than the total theft of a covered "auto" if you carry Comprehensive Coverage on that covered "auto" or for a "loss" under Collision Coverage to that covered "auto", we will pay the above temporary transportation expense because of "loss" to that covered "auto" rendering the covered "auto" inoperable. We will only pay for those expenses incurred during the policy period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of:
- (a) the number of days reasonably required to repair or replace the covered "auto"; or
- (b) 30 days.
- (3) This coverage extension does not apply while there are spare or reserve "autos" available to you for your operations.

- (4) The Broadened Transportation Expenses Coverage described above does not apply to a covered "auto" that is described or designated as a covered "auto" on **Rental Reimbursement Coverage Endorsement CA9923** attached to this coverage form.

3. Accidental Discharge Of An Airbag

- a. Under **B., Exclusions, 3.** is removed and replaced by:

3. We will not pay for "loss" due and confined to:

- a. Wear and tear, freezing, mechanical or electrical breakdown. However, "loss" due to mechanical and electrical breakdown does not apply to the accidental discharge of an airbag. Coverage for accidental discharge of an airbag is excess over any other collectable insurance or warranty.

- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

4. Audio, Visual And Data Electronic Equipment Increased Limit

- a. Under **C. Limit Of Insurance, 2.** is removed and replaced by:

2. \$1,500 is the most we will pay for "loss" in any one "accident" to all electronic equipment that reproduces, receives or transmits audio, visual or data signals which, at the time of "loss", is:

- a. Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;
- b. Removable from a permanently installed housing unit as described in Paragraph **2.a.** above; or

- c. An integral part of such equipment as described in Paragraphs **2.a.** and **2.b.** above.

- d. The Audio, Visual And Data Electronic Equipment Increased Limit Coverage described above does not apply to a covered "auto" that is described or designated as a covered "auto" on **Audio, Visual And Data Electronic Equipment Coverage Added Limits Endorsement CA9960** or **Loss Payable Clause - Audio, Visual And Data Electronic Equipment Coverage Added Limits Endorsement CA9961** attached to this policy or coverage form.

5. Glass Repair - Waiver Of Deductible

- a. Under Paragraph **D. Deductible**, for "loss" covered under **SECTION III - PHYSICAL DAMAGE COVERAGE**, the following is added:

No deductible applies to glass damage otherwise covered under **SECTION III - PHYSICAL DAMAGE COVERAGE**, if the glass is repaired rather than replaced.

6. Collision Deductible Amendment For Loss To Two (or More) Covered Autos In One Accident

- a. If a Collision "loss" from one "accident" involves two or more covered "autos" under this policy or coverage form, only the highest deductible applicable to those coverages will be applied to the "loss", if the cause of "loss" is covered for those vehicles. This provision only applies if you carry Collision Coverage for those vehicles, and does not extend coverage to any covered "autos" for which you do not carry such coverage.

7. Hired Auto Physical Damage Coverage (Limited)

Under Paragraph **A. Coverage** of **SECTION III - PHYSICAL DAMAGE COVERAGE**, the following is added:

a. If hired "autos" are covered "autos" for Liability Coverage in this policy or coverage form and if Comprehensive or Collision coverages are provided under this policy or coverage form for any "auto" you own, then the Physical Damage Coverages provided are extended to "autos" you hire subject to the following additional provisions:

(1) The most we will pay for "loss" to any hired "auto" is:

(a) The actual cash value of the damaged or stolen property at the time of the "loss" ;

(b) The cost of repairing or replacing the damaged or stolen property, with other property of like kind or quality; or

(c) \$75,000

whichever is smallest, minus a deductible.

(2) The deductible will be equal to the largest deductible applicable to any owned "auto" for that coverage. No deductible applies to "loss" caused by fire or lightning.

(3) Hired Auto Physical Damage Coverage is excess over any other collectible insurance.

(4) Subject to the above limit, deductible and excess provisions, we will provide coverage equal to the broadest coverage applicable to any covered "auto" you own scheduled in the Declarations under this policy or coverage part.

(5) This extension of coverage does not apply to:

(a) Any "auto" you hire or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households; or

(b) Any "auto" you hire or borrow:

(i) For a period of more than 30 days; or

(ii) With a driver.

b. For any "auto" which is a covered "auto" under this extension, **7. Hired Auto Physical Damage Coverage (Limited)**, and subject to the coverages provided to **7.a.** above, we will also pay expenses for loss of use of such "auto", subject to the following additional provisions:

(1) Such "auto" is rented or hired under a written rental contract or agreement executed prior to "loss" of such "auto" for which coverage is sought;

(2) Such loss of use is a direct consequence of a "loss" covered under this extension, **7. Hired Auto Physical Damage Coverage (Limited)**:

(a) For which an "insured" is legally responsible; and

(b) As a result of which the rental agency sustains a monetary "loss";

(3) The most we will pay for any expenses for loss of use is \$50 per day, subject to a maximum of \$1,500; and

(4) With respect to coverage afforded by this section of the endorsement, Paragraph **b. Loss Of Use Expenses** of Paragraph **4. Coverage Extensions** in **SECTION III - PHYSICAL DAMAGE COVERAGE** does not apply.

Coverage under this extension, **7. Hired Auto Physical Damage Coverage (Limited)** will be excess over any other valid and collectible insurance available to the "insured", except that no coverage will be afforded if any physical damage coverage is provided for hired or borrowed "autos" under **ITEM FOUR - SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS** in the **BUSINESS AUTO DECLARATIONS** in this policy or coverage form (or which would have been provided except for the application of an exclusion).

8. Loan Or Lease GAP Coverage

Under **SECTION III - PHYSICAL DAMAGE COVERAGE**, the following is added under **4. Coverage Extensions**:

- a. In the event of a "total loss" to a covered "auto" which is either owned by you or is leased by you for a period of 6 consecutive months or longer, we will pay any unpaid amount due on the original lease or loan for a covered "auto" which carries Comprehensive and Collision Coverage on the Business Auto Coverage form to which this endorsement attaches. The amount payable will be reduced by:

(1) The amount paid under **SECTION III - PHYSICAL DAMAGE COVERAGE** of the policy; and

(2) Any:

- (a) Overdue lease/loan payments at the time of the "loss";
- (b) Deductibles applicable under **SECTION III - PHYSICAL DAMAGE COVERAGE**;
- (c) Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
- (d) Security deposits not refunded by the lessor;
- (e) Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability Insurance purchased with the loan or lease; and
- (f) Carry-over balances from previous loans or leases.

- b. With respect to this section of the endorsement, the following definition is added under **SECTION V - DEFINITIONS**:

"Total loss" means a "loss" in which the cost of repair plus the salvage value exceeds the actual cash value.

- c. This Loan/Lease Gap Coverage extension shall only apply when the **Auto Loan/Lease GAP Coverage Endorsement CA2071** is not included in or a part of this policy issued to you by us.

The following changes apply to **SECTION IV - BUSINESS AUTO CONDITIONS**:

1. Broadened Knowledge Of Accident, Claim, Suit Or Loss

Under **SECTION IV - BUSINESS AUTO CONDITIONS**, Paragraph 2.a. of **Duties In The Event Of Accident, Claim, Suit Or Loss** is removed and replaced by:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss".

Include:

- (1) How, when and where the "accident" or "loss" occurred;
- (2) The "insured's" name and address; and
- (3) To the extent possible, the names and addresses of any injured persons and witnesses.

This condition applies only when the "accident" or "loss" is known to:

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership;
- (3) An executive officer or the "employee" designated by you to give such notice, if you are a corporation; or
- (4) A member or manager, if you are a limited liability company.

2. Waiver Of Transfer Of Rights Of Recovery Against Others To Us When Required By Written Contract

Under **SECTION IV - BUSINESS AUTO CONDITIONS**, the following is added under **A. Loss Conditions, 5. Transfer Of Rights Of Recovery Against Others To Us**:

However, we waive the right of recovery we may have against any person or organization because of payment we make for "bodily injury", "property damage" or "covered pollution cost or expense" arising out of the ownership, maintenance or use of a covered "auto" when you and such person or organization have agreed in a written contract executed prior to the "bodily injury", "property damage" or "covered pollution cost or expense" "loss" to waive your right of recovery against such person or organization.

This waiver applies only to such person or organization designated in such written contract executed prior to the "bodily injury", "property damage" or "covered pollution cost or expense" "loss" for which you have agreed to waive your right of recovery.

3. Unintentional Failure To Disclose Hazards

Under **SECTION IV - BUSINESS AUTO CONDITIONS, B. General Conditions, 2. Concealment, Misrepresentation, Or Fraud** is amended by adding the following:

If you unintentionally fail to disclose any hazards existing at the inception date of this policy or coverage form, we will not deny coverage under this policy or coverage form because of such failure. However, this provision does not affect our right to collect additional premium or exercise our right of cancellation or nonrenewal.

The following change applies to **SECTION V - DEFINITIONS:**

1. Broadened Bodily Injury Definition

Under **SECTION V - DEFINITIONS**, definition **C.** "Bodily injury", is removed and replaced by:

C. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from physical bodily injury, physical sickness, or physical disease sustained by that person.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL GENERAL LIABILITY

**CONTRACTORS ADDITIONAL INSURED/
WAIVER OF RIGHTS OF RECOVERY
EXTENSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. Additional Insured - When Required By Written Construction Contract For Ongoing Operations Performed By You For An Additional Insured and/or Your Completed Operations

A. With respect to coverage afforded under this section of the endorsement, **Section II - Who Is An Insured** is amended to include as an insured any person or organization for whom you are performing operations, when you and such person or organization have agreed in a written contract effective during the policy period stated on the Declarations Page (hereinafter referred to as the "Policy Period") and executed prior to the "bodily injury" or "property damage" for which coverage is sought, that you must add that person or organization as an additional insured on a policy of liability insurance (hereinafter referred to as the "Additional Insured").

The Additional Insured is covered only with respect to vicarious liability for "bodily injury" or "property damage" imputed from You to the Additional Insured as a proximate result of:

- (1) Your ongoing operations performed for that Additional Insured during the Policy Period; or
- (2) "Your work" performed for the Additional Insured during the Policy Period, but only for "bodily injury" or "property damage" within the "products-completed operations hazard".

B. It is further understood that the designation of any person or organization as an Additional Insured:

- (1) does not increase the scope or limits of coverage afforded by this policy; and

- (2) does not apply if the person or organization is specifically named as an additional insured under any other provision of this policy.

C. With respect to the coverage afforded to the Additional Insured, the following additional exclusions apply:

This insurance does not apply to:

- (1) Liability for "bodily injury" or "property damage" arising out of the rendering of, or the failure to render, any professional services, including, but not limited to:
 - (a) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Supervisory, inspection, architectural or engineering activities.
- (2) Liability for "bodily injury" or "property damage" arising out of or in any way attributable to the claimed negligence or statutory violation of the Additional Insured, other than vicarious liability which is imputed to the Additional Insured solely by virtue of the acts or omissions of the Named Insured.
- (3) Liability for "bodily injury" or "property damage" proximately caused by your ongoing operations, which takes place, in whole or in part, after the earlier of:
 - (a) the date that all work called for in the written contract with the Additional Insured has been completed, as defined in the definition of "products-completed operations hazard" herein; or
 - (b) the end of the Policy Period.

- (4) Liability for "bodily injury" or "property damage" proximately caused by "your work" included in the "products-completed operations hazard" after the earlier of:

- (a) the conclusion of the period during which the written contract requiring such coverage requires it; or
- (b) 1 year after completion of "your work" performed for the Additional Insured, as defined in the "products-completed operations hazard."

D. Section III - Limits Of Insurance is amended to include:

- (1) The limits of insurance applicable to the Additional Insured are:
 - (a) those specified in the written contract that requires the person or organization to be added as an Additional Insured; or
 - (b) as stated on the Declarations Page of this policy, whichever is less.

These limits of insurance are inclusive of, and not in addition to the limits of insurance shown on the Declarations Page. If other insurance of any type is written by us and applicable to the Additional Insured, the maximum recovery under all coverage forms or policies combined may equal but not exceed the highest applicable per occurrence and aggregate limit of insurance under one coverage form or policy providing coverage, whether primary or excess.

E. Section IV - Other Insurance is amended to include:

- (1) When required under a written contract with the Additional Insured which is executed prior to "bodily injury" or "property damage" for which coverage is sought by the Additional Insured hereunder, the coverage provided to the Additional Insured under this section of the endorsement shall apply on a primary and noncontributory basis with any other insurance upon which the Additional Insured is listed as a Named Insured.

F. Section IV - Transfer Of Rights Of Recovery Against Others To Us is amended to include:

- (1) When required under a written contract executed prior to the "occurrence" for

which we make payment under this coverage part, we waive any right of recovery we may have against any person or organization who is an Additional Insured because of payments we make under this section of the endorsement.

2. Additional Insured - State Or Political Subdivisions - Permits

- A.** With respect to coverage afforded under this section of the endorsement, **Section II - Who Is An Insured** is amended to include as an insured any state or political subdivision which has issued a permit to you when you and such state or political subdivision have agreed in a written contract or agreement effective during the policy period stated on the Declarations Page and executed prior to "bodily injury", "property damage", or "personal and advertising injury" for which coverage is sought that you must add the state or political subdivision as an additional insured on a policy of liability insurance. Such state or political subdivision is an insured only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit.

- B.** With respect to the coverage afforded to the additional insured provided by this section of the endorsement, the following additional exclusions apply:

This insurance does not apply to:

- (1) "Bodily injury", "property damage," or "personal and advertising injury" arising out of operations performed for the state, municipality, or political subdivision; or
- (2) "Bodily injury" or "property damage" included within the "products-completed operations hazard".

If an additional insured endorsement is attached to this coverage part or policy that specifically names a state or political subdivision as an insured or additional insured, then coverage under this endorsement does not apply for adding the state or political subdivision as an additional insured if the state or political subdivision would, in whole or in part, also be covered as an additional insured under this endorsement.

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

State	Description
IL	Any person or organization with whom the insured agrees to waive subrogation in a written contract.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the

policy.) Endorsement Effective 04/02/2026 Policy No. BNET732871000 Endorsement No. 0

Insured Tiles in Style LLC

Insurance Company Carolina Casualty Insurance Company

Countersigned by



State of Illinois

Department of Financial and Professional Regulation Division of Professional Regulation

LICENSE NO.
104.019954
105.010440

The person, firm, or corporation whose name appears on this certificate has complied with the provisions of the Illinois Statutes and/or rules and regulations and is hereby authorized to engage in the activity as indicated below:

EXPIRES:
12/31/2027

LICENSED ROOFING CONTRACTOR
UNLIMITED



TILES IN STYLE LLC DBA TAZA CONSTRUCTION
16940 VINCENNES AVE
SOUTH HOLLAND, IL 60473-2807



MARIO TRETO, JR.
SECRETARY

CAMILE LINDSAY
DIRECTOR

The official status of this license can be verified at IDFPR.illinois.gov

20711062

Cut on Dotted Line



For future reference, IDFPR is now providing each person/business a unique identification number, 'Access ID', which may be used in lieu of a social security number, date of birth or FEIN number when contacting the IDFPR. Your Access ID is: 4625861

**City of Chicago
Department of Buildings
General Contractor's Licenses**

BY THE AUTHORITY OF THE CITY OF CHICAGO, THE FOLLOWING LICENSE IS HEREBY GRANTED TO :

TILES IN STYLE, LLC.
1212 S NAPER BLVD
STE 119-109
NAPERVILLE IL 60540-

LICENSE CLASS: (A) ALL PROJECTS - NO RESTRICTIONS



LICENSE NUMBER: TGC027055

CERTIFICATE NUMBER : GC027055-17

FEE: \$ 3500

DATE ISSUED: 02/27/2026

DATE EXPIRES: 03/19/2027

THIS LICENSE IS NON-TRANSFERABLE

THIS LICENSE IS ISSUED AND ACCEPTED SUBJECT TO THE REPRESENTATIONS MADE ON THE APPLICATION FOR SAID LICENSE. THIS LICENSE MAY BE SUSPENDED OR REVOKED FOR CAUSE AS PROVIDED BY LAW. THE ABOVE LICENSEE SHALL OBSERVE AND COMPLY WITH ALL LAWS, ORDINANCES, RULES AND REGULATIONS OF THE UNITED STATES, STATE OF ILLINOIS, COUNTY OF COOK AND CITY OF CHICAGO AND ALL AGENCIES THEREOF.

A handwritten signature in black ink, appearing to read "Brandon Johnson".

**Brandon Johnson
Mayor**

A handwritten signature in black ink, appearing to read "Marlene Hopkins".

**Marlene Hopkins
Commissioner**



161 N. Clark Street
Suite 2300
Chicago, Illinois 60601

October 22, 2025

Mariam Ezzy
Tiles in Style, LLC DBA Taza Construction
16940 Vincennes Ave
South Holland, IL 60473

Annual Certification Renewal: October 9, 2026

Dear Ms. Mariam Ezzy:

Congratulations on your continued eligibility for certification as a **Minority Business Enterprise (MBE), Women Business Enterprise (WBE)**, by Cook County Government. This certification does not expire; however, you must re-validate your firm's certification annually.

In the past, we have provided annual letters, this practice will no longer continue given that your firm will remain certified indefinitely based on your compliance to programmatic requirements. Please refer to this letter, the Vendor Directory, and your account dashboard for evidence of certification.

As a condition of continued Certification, you must file a **No Change Affidavit** within **ninety (90) calendar days prior** to the date of the annual renewal. Failure to file this affidavit may result in the removal of your Certification. You must notify Business Enterprise Development (BED) of any change in ownership or control or any other matters or facts affecting your firm's eligibility for Certification within **ten (10) calendar days** of such change.

Cook County Government may commence action to remove your firm as a certified vendor if you fail to notify us of any changes of facts affecting your firm's Certification, fails to submit annual renewals, or if your firm otherwise fails to cooperate with the County in any inquiry or investigation. Removal of your status may also be commenced if your firm is found to be involved in bidding or contractual irregularities.

This firm is Certified under the following commodity codes/area(s) of specialty:

NAICS Code:

NAICS 236118: RESIDENTIAL REMODELERS

NAICS 237110: WATER AND SEWER LINE AND RELATED STRUCTURES CONSTRUCTION

NAICS 237310: HIGHWAY, STREET, AND BRIDGE CONSTRUCTION

NAICS 238110: CONCRETE REPAIR

NAICS 238160: ROOFING CONTRACTORS

NAICS 238220: PLUMBING, HEATING, AND AIR-CONDITIONING CONTRACTORS

NAICS 238310: DRYWALL AND INSULATION CONTRACTORS

NAICS 238320: PAINTING (EXCEPT ROOF) CONTRACTORS

NAICS 238320: PAINTING AND WALL COVERING CONTRACTORS

NAICS 238330: CARPET, INSTALLATION ONLY

NAICS 238330: FLOOR TILE AND SHEETS, INSTALLATION ONLY

NAICS 238350: FINISH CARPENTRY CONTRACTORS

NAICS 238990: ARTIFICIAL TURF INSTALLATION

NAICS 238990: ASPHALT COATING AND SEALING, RESIDENTIAL AND COMMERCIAL PARKING LOT AND DRIVEWAY

NAICS 238990: ASPHALTING, RESIDENTIAL AND COMMERCIAL DRIVEWAY AND PARKING AREA

NAICS 238990: CONCRETE PATIO CONSTRUCTION

NAICS 238990: CONCRETE PAVING, RESIDENTIAL AND COMMERCIAL DRIVEWAY AND PARKING AREA

NAICS 238990: CURB AND GUTTER CONSTRUCTION, RESIDENTIAL AND COMMERCIAL DRIVEWAY AND PARKING AREA, CONCRETE

NAICS 238990: FENCE INSTALLATION (EXCEPT ELECTRONIC CONTAINMENT FENCING FOR PETS)

NAICS 238990: FENCING CONTRACTORS (EXCEPT ELECTRONIC CONTAINMENT FENCING FOR PETS)

NAICS 238990: MAIL BOX UNITS, OUTDOOR, MULTIPLE BOX-TYPE, ERECTION

NAICS 238990: PARKING LOT PAVING AND SEALING

NAICS 238990: SCAFFOLD ERECTING AND DISMANTLING
NAICS 423310: FLOORING, WOOD, MERCHANT WHOLESALERS
NAICS 423310: LUMBER, PLYWOOD, MILLWORK, AND WOOD PANEL MERCHANT WHOLESALERS
NAICS 423330: ROOFING, SIDING, AND INSULATION MATERIAL MERCHANT WHOLESALERS
NAICS 423450: MEDICAL, DENTAL, AND HOSPITAL EQUIPMENT AND SUPPLIES MERCHANT WHOLESALERS
NAICS 423810: CONSTRUCTION AND MINING (EXCEPT OIL WELL) MACHINERY AND EQUIPMENT MERCHANT WHOLESALERS

Your firm's participation on Cook County contracts will be credited toward **Minority Business Enterprise (MBE), Women Business Enterprise (WBE)** goals in your area(s) of specialty. While your participation on Cook County contracts is not limited to your specialty, credit toward **Minority Business Enterprise (MBE), Women Business Enterprise (WBE)** goals will be given only for work done in the specialty category.

To ensure your firm has access to contracting opportunities, you must register on Bonfire at <https://cookcountyiil.bonfirehub.com/portal/?tab=openOpportunities>.

Thank you for your continued interest in Cook County Government's Minority, Women, Veteran, Service-Disabled Veteran, and Persons with Disabilities Business Enterprise Programs.

Sincerely,

Business Enterprise Development
Certification Division
<https://cookcountyiil.gov/service/business-enterprise-development-certification>

CERTIFICATE OF REGISTRATION

ISSUED BY THE
DEPARTMENT OF BUILDING AND ZONING
OF COOK COUNTY

FIRM NAME: **Tiles In Style LLC**
16940 Vincennes Ave
South Holland IL 60473

TYPE OF CONTRACTOR: **General - With Trades**

REGISTRATION NO.: **053851**

DATE ISSUED: **12/1/2025**

FEE PAID: **\$75.00**

VALID TO: **12/31/2026**



BUILDING AND ZONING COMMISSIONER
TIMOTHY P. BLEUHER

Thank you for registering as a Contractor with the Cook County Department of Building and Zoning. Please be advised that you should retain the Certificate of Registration above in your office. The Contractor's Registration Card (lower right hand corner) must be kept on your person and you may be required to produce this card at times for Inspectors of the Department of Building and Zoning.

DEPARTMENT OF BUILDING & ZONING OF COOK COUNTY

TONI PRECKWINKLE
President of the Board of
Commissioners of Cook County

TIMOTHY P. BLEUHER
Commissioner of Building
and Zoning of Cook County

CONTRACTOR REGISTRATION CARD

Firm Tiles In Style LLC
Address 16940 Vincennes Ave
Owner Corporation
Type of Contractor General - With Trades
Authorized Member of Firm Miriam Ezzy - Managing Member
Registration No. 053851 Valid Through 12/31/2026

COMMISSIONER

Tiles In Style LLC
16940 Vincennes Ave
South Holland IL 60473

CERTIFICATE OF REGISTRATION

ISSUED BY THE
DEPARTMENT OF BUILDING AND ZONING
OF COOK COUNTY

FIRM NAME: **Tiles In Style LLC**
16940 Vincennes Ave
South Holland IL 60473

TYPE OF CONTRACTOR: **Carpentry**

REGISTRATION NO.: **053852**

DATE ISSUED: **12/1/2025**

FEE PAID: **\$75.00**

VALID TO: **12/31/2026**



BUILDING AND ZONING COMMISSIONER
TIMOTHY P. BLEUHER

Thank you for registering as a Contractor with the Cook County Department of Building and Zoning. Please be advised that you should retain the Certificate of Registration above in your office. The Contractor's Registration Card (lower right hand corner) must be kept on your person and you may be required to produce this card at times for Inspectors of the Department of Building and Zoning.

DEPARTMENT OF BUILDING & ZONING OF COOK COUNTY

TONI PRECKWINKLE
President of the Board of
Commissioners of Cook County

TIMOTHY P. BLEUHER
Commissioner of Building
and Zoning of Cook County

CONTRACTOR REGISTRATION CARD

Firm Tiles In Style LLC
Address 16940 Vincennes Ave
Owner Corporation
Type of Contractor Carpentry
Authorized Member of Firm Miriam Ezzy - Managing Member
Registration No. 053852 Valid Through 12/31/2026

COMMISSIONER

Tiles In Style LLC
16940 Vincennes Ave
South Holland IL 60473

CERTIFICATE OF REGISTRATION

ISSUED BY THE
DEPARTMENT OF BUILDING AND ZONING
OF COOK COUNTY

FIRM NAME: **Tiles In Style LLC**
16940 Vincennes Ave
South Holland IL 60473

TYPE OF CONTRACTOR: **Fence**

REGISTRATION NO.: **053853**

DATE ISSUED: **12/1/2025**

FEE PAID: **\$75.00**

VALID TO: **12/31/2026**



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TIMOTHY P. BLEUHER
Commissioner of Building
and Zoning of Cook County

CONTRACTOR REGISTRATION CARD

Firm Tiles In Style LLC
Address 16940 Vincennes Ave
Owner Corporation
Type of Contractor Fence
Authorized Member of Firm Miriam Ezzy - Managing Member
Registration No. 053853 Valid Through 12/31/2026

COMMISSIONER

Tiles In Style LLC
16940 Vincennes Ave
South Holland IL 60473

CERTIFICATE OF REGISTRATION

ISSUED BY THE
DEPARTMENT OF BUILDING AND ZONING
OF COOK COUNTY

FIRM NAME: **Tiles In Style LLC**
16940 Vincennes Ave
South Holland IL 60473

TYPE OF CONTRACTOR: **Roofing**

REGISTRATION NO.: **063878**

DATE ISSUED: **12/1/2025**

FEE PAID: **\$75.00**

VALID TO: **12/31/2026**



BUILDING AND ZONING COMMISSIONER
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DEPARTMENT OF BUILDING & ZONING OF COOK COUNTY

TONI PRECKWINKLE
President of the Board of
Commissioners of Cook County

TIMOTHY P. BLEUHER
Commissioner of Building
and Zoning of Cook County

CONTRACTOR REGISTRATION CARD

Firm Tiles In Style LLC
Address 16940 Vincennes Ave
Owner Corporation
Type of Contractor Roofing
Authorized Member of Firm Miriam Ezzy - Managing Member
Registration No. 063878 Valid Through 12/31/2026

COMMISSIONER

Tiles In Style LLC
16940 Vincennes Ave
South Holland IL 60473

United States Environmental Protection Agency

This is to certify that



Tiles In Style, LLC.

has fulfilled the requirements of the Toxic Substances Control Act (TSCA) Section 402, and has received certification to conduct lead-based paint renovation, repair, and painting activities pursuant to 40 CFR Part 745.89

In the Jurisdiction of:

All EPA Administered States, Tribes, and Territories

This certification is valid from the date of issuance and expires February 05, 2031

NAT-60793-4

Certification #

January 22, 2026

Issued On



A handwritten signature in black ink, appearing to read "Marc Edmonds".

Marc Edmonds, Supervisor

Existing Chemicals Risk Management Branch 2.

OAI, Inc.

180 N. Wabash Ave • Suite 750 • Chicago, IL 60601

Phone: (312) 528-3500 • Fax: (312) 528-3501

Certificate of Attendance and Successful Completion

Renovator Initial - English

Per 40 CFR Part 745.225

Murtaza Ezzy

2219 River Woods Dr Naperville, IL 60565

Certificate Number: R-I-19192-22-0001

Course Date: 3/28/2022

Examination Date: 3/28/2022

Expiration Date: 3/28/2027



Training Manager/Principal Instructor

3/30/2022

Date





March 30, 2026

Mariam Ezzy
Taza Construction
16940 Vincennes Ave
South Holland, IL 60473

Dear Ms. Ezzy:

On October 3, 2025, the United States Department of Transportation (“USDOT”) issued an Interim Final Rule (“IFR”) to the Disadvantaged Business Enterprise (“DBE”) Program, which required all Unified Certification Programs (“UCPs”) to reevaluate all DBE-certified firms listed in their DBE directories as of the IFR publish date. Furthermore, the IFR restricted USDOT recipients from setting DBE goals or counting DBE credit on active contracts until their UCP completed the reevaluation process.

The Illinois UCP (“IL UCP”) partners are happy to report that the reevaluation process has been completed in Illinois and the IL UCP has notified USDOT as required by 49 CFR 26.111(c). The IL UCP directory has been updated to reflect all firms recertified through the reevaluation process. USDOT recipients in Illinois may resume setting DBE goals on contracts in accordance with each agency’s DBE Program Plans and a review of each agency’s triennial DBE goal to make any necessary adjustments based on the DBE reevaluation process. Additionally, all IL UCP partners have now resumed accepting new DBE applications. Lastly, currently DBE-certified firms will receive notification about submitting their annual Declaration of Eligibility (DOE) forms and supporting documentation.

If you have any questions regarding DBE certification or DBE contract goals, please reach out to Metra’s Office of Diversity & Business Enterprise at 312-322-6323 or metradbe@metrarr.com.

Sincerely,

Illinois Unified Certification Program Partners

