

304-558-2165



State of West Virginia  
Agency Request for Quote  
Construction

<b>Proc Folder:</b> 752718			<b>Reason for Modification:</b> Addendum No. 03 is issued to publish and distribute the attached information to the Vendor Community.
<b>Doc Description:</b> Addendum No. 03_Pipestem SP - Lodge Renovation Construction			
<b>Proc Type:</b> Agency Purchase Order			
<b>Date Issued</b>	<b>Solicitation Closes</b>	<b>Solicitation No</b>	<b>Version</b>
2020-09-14	2020-09-17 13:30	ARFQ 0310 DNR2100000005	4

**BID RECEIVING LOCATION**

BID RESPONSE  
DIVISION OF NATURAL RESOURCES  
PROPERTY & PROCUREMENT OFFICE  
324 4TH AVE  
SOUTH CHARLESTON WV 25303-1228  
US

**VENDOR**

**Vendor Customer Code:**  
**Vendor Name :** Danhill Construction Company  
**Address :** PO Box 665  
**Street :**  
**City :** Gauley Bridge Fayette County  
**State :** West Virginia **Country :** United States **Zip :** 25085  
**Principal Contact :** Chris Dozier  
**Vendor Contact Phone:** 304-553-1553 **Extension:**

**FOR INFORMATION CONTACT THE BUYER**

James H Adkins  
(304) 558-3397  
jamie.h.adkins@wv.gov

**Vendor  
Signature X**

*Robert D Hill*

**FEIN#** 55-0648251

**DATE** September 17, 2020

All offers subject to all terms and conditions contained in this solicitation

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: ARFQ DNR21\*05**

**Instructions:** Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.  
**Acknowledgment:** I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

**Addendum Numbers Received:**

*(Check the box next to each addendum received)*

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Addendum No. 1 | <input type="checkbox"/> Addendum No. 6  |
| <input checked="" type="checkbox"/> Addendum No. 2 | <input type="checkbox"/> Addendum No. 7  |
| <input checked="" type="checkbox"/> Addendum No. 3 | <input type="checkbox"/> Addendum No. 8  |
| <input type="checkbox"/> Addendum No. 4            | <input type="checkbox"/> Addendum No. 9  |
| <input type="checkbox"/> Addendum No. 5            | <input type="checkbox"/> Addendum No. 10 |

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

Danhill Construction Company  
Company

Robert D. Hill  
Authorized Signature

September 17, 2020  
Date

**NOTE:** This addendum acknowledgement should be submitted with the bid to expedite document processing.

Agency Division of Natural Resources  
REQ. P.O.# ARFQ 0310 DNR2100000005

BID BOND

KNOW ALL MEN BY THESE PRESENTS, That we, the undersigned, Danhill Construction Company  
of Gauley Bridge WV, as Principal, and The Ohio Casualty Insurance Company  
of Boston MA, a corporation organized and existing under the laws of the State of  
NH with its principal office in the City of Boston, as Surety, are held and firmly bound unto the State  
of West Virginia, as Obligee, in the penal sum of Five Percent of Amount Bid (\$ 5%) for the payment of which,  
well and truly to be made, we jointly and severally bind ourselves, our heirs, administrators, executors, successors and assigns.

The Condition of the above obligation is such that whereas the Principal has submitted to the Purchasing Section of the  
Department of Administration a certain bid or proposal, attached hereto and made a part hereof, to enter into a contract in writing for  
Pipestem SP - Lodge Renovation Construction - ARFQ 0310 DNR2100000005 - According to Plans & Specifications

NOW THEREFORE,

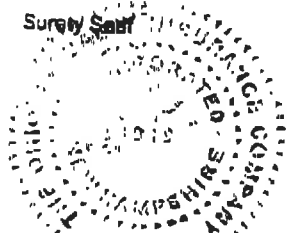
- (a) If said bid shall be rejected, or
- (b) If said bid shall be accepted and the Principal shall enter into a contract in accordance with the bid or proposal  
attached hereto and shall furnish any other bonds and insurance required by the bid or proposal, and shall in all other respects perform  
the agreement created by the acceptance of said bid, then this obligation shall be null and void, otherwise this obligation shall remain in  
full force and effect. It is expressly understood and agreed that the liability of the Surety for any and all claims hereunder shall, in no  
event, exceed the penal amount of this obligation as herein stated

The Surety, for the value received, hereby stipulates and agrees that the obligations of said Surety and its bond shall be in no  
way impaired or affected by any extension of the time within which the Obligee may accept such bid, and said Surety does hereby  
waive notice of any such extension.

WITNESS, the following signatures and seals of Principal and Surety, executed and sealed by a proper officer of Principal and  
Surety, or by Principal Individually if Principal is an individual, this 25th day of August, 2020



Danhill Construction Company  
(Name of Principal)  
By: Robert D. Hill  
(Must be President, Vice President, or  
Duly Authorized Agent)  
Robert D Hill CEO  
(Title)



The Ohio Casualty Insurance Company  
(Name of Surety)  
By: Patricia A. Moye  
Patricia A. Moye, WV Resident Agent Attorney-in-Fact

IMPORTANT: Surety executing bonds must be licensed in West Virginia to transact surety insurance, must affix its seal, and  
must attach a power of attorney with its seal affixed



### ADDITIONAL TERMS AND CONDITIONS (Construction Contracts Only)

**1. CONTRACTOR'S LICENSE:** W. Va. Code § 21-11-2 requires that all persons desiring to perform contracting work in this state be licensed. The West Virginia Contractors Licensing Board is empowered to issue the contractor's license. Applications for a contractor's license may be made by contacting the West Virginia Division of Labor. W. Va. Code § 21-11-11 requires any prospective Vendor to include the contractor's license number on its bid. If an apparent low bidder fails to submit a license number in accordance with this section, the Property and Procurement Office will promptly request by telephone and electronic mail that the low bidder and the second low bidder provide the license number within one business day of the request. Failure of the bidder to provide the license number within one business day of receiving the request shall result in disqualification of the bid. Vendors should include a contractor's license number in the space provided below.

Contractor's Name: Danhill Construction Company

Contractor's License No.: WV- 001196

The apparent successful Vendor must furnish a copy of its contractor's license prior to the issuance of a contract award document.

**2. DRUG-FREE WORKPLACE AFFIDAVIT:** W. Va. Code § 21-1D-5 provides that any solicitation for a public improvement contract requires each Vendor that submits a bid for the work to submit an affidavit that the Vendor has a written plan for a drug-free workplace policy. If the affidavit is not submitted with the bid submission, the Property and Procurement Office shall promptly request by telephone and electronic mail that the low bidder and second low bidder provide the affidavit within one business day of the request. Failure to submit the affidavit within one business day of receiving the request shall result in disqualification of the bid. To comply with this law, Vendor should complete the enclosed drug-free workplace affidavit and submit the same with its bid. Failure to submit the signed and notarized drugfree workplace affidavit or a similar affidavit that fully complies with the requirements of the applicable code, within one (1) business day of being requested to do so shall result in disqualification of Vendor's bid. Pursuant to W. Va. Code 21-1D-2(b) and (k), this provision does not apply to public improvement contracts the value of which is \$100,000 or less or temporary or emergency repairs.

**2.1. DRUG-FREE WORKPLACE POLICY:** Pursuant to W. Va. Code § 21-1D-4, Vendor and its subcontractors must implement and maintain a written drug-free workplace policy that complies with said article. The awarding public authority shall cancel this contract if: (1) Vendor fails to implement and maintain a written drug-free workplace policy described in the preceding paragraph, (2) Vendor fails to provide information regarding implementation of its drug-free workplace policy at the request of the public authority; or (3) Vendor provides to the public authority false information regarding the contractor's drug-free workplace policy.

Pursuant to W. Va. Code 21-1D-2(b) and (k), this provision does not apply to public improvement contracts the value of which is \$100,000 or less or temporary or emergency repairs.

**3. DRUG FREE WORKPLACE REPORT:** Pursuant to W. Va. Code § 21-1D-7b, no less than once per year, or upon completion of the project, every contractor shall provide a certified report to the public authority which let the contract. For contracts over \$25,000, the public authority shall be

**DESIGNATED CONTACT:** Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

Chris Dozier, Project Manager  
(Name, Title)

Chris Dozier, Project Manager  
(Printed Name and Title)

PO Box 685 Gauley Bridge, WV 25085  
(Address)

304-553-1553 304-632-1501  
(Phone Number) / (Fax Number)

cdozier33@yahoo.com  
(email address)

**CERTIFICATION AND SIGNATURE:** By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

Danhill Construction Company  
(Company)

Robert D. Hill, President  
(Authorized Signature) (Representative Name, Title)

Robert D. Hill, President  
(Printed Name and Title of Authorized Representative)

September 17, 2020  
(Date)

304-632-1600 304-632-1501  
(Phone Number) (Fax Number)

**REQUEST FOR QUOTATION  
Pipestem Resort State Park  
Renovations to McKeever Lodge and Mountain Creek Lodge**

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**10. FACILITIES ACCESS:** Performance of Contract Services may require access cards and/or keys to gain entrance to Agency's facilities. In the event that access cards and/or keys are required:

- 10.1. Vendor must identify principal service personnel which will be issued access cards and/or keys to perform service.
- 10.2. Vendor will be responsible for controlling cards and keys and will pay replacement fee, if the cards or keys become lost or stolen.
- 10.3. Vendor shall notify Agency immediately of any lost, stolen, or missing card or key.
- 10.4. Anyone performing under this Contract will be subject to Agency's security protocol and procedures.
- 10.5. Vendor shall inform all staff of Agency's security protocol and procedures.

**11. MISCELLANEOUS:**

**11.1. Contract Manager:** During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.

**Contract Manager:** Chris Dozier

**Telephone Number:** 304-553-1553

**Fax Number:** 304-632-1501

**Email Address:** cdozier33@yahoo.com

WV-73  
Approved / July 7, 2017



**State of West Virginia  
DRUG FREE WORKPLACE CONFORMANCE AFFIDAVIT  
West Virginia Code §21-1D-5**

**STATE OF WEST VIRGINIA,**

**COUNTY OF Fayette, TO-WIT:**

I, Robert D Hill, after being first duly sworn, depose and state as follows:

- 1. I am an employee of Danhill Construction Company; and,  
(Company Name)
- 2. I do hereby attest that Danhill Construction Company  
(Company Name)

maintains a written plan for a drug-free workplace policy and that such plan and policy are in compliance with **West Virginia Code §21-1D**.

The above statements are sworn to under the penalty of perjury.

Printed Name: Robert D. Hill

Signature: Robert D Hill

Title: President

Company Name: Danhill Construction Company

Date: September 17, 2020

Taken, subscribed and sworn to before me this 17 day of September, 2020.

By Commission expires 1/29/2025

(Seal)



Michael D Jones  
(Notary Public)



STATE OF WEST VIRGINIA  
Purchasing Division  
**PURCHASING AFFIDAVIT**

**CONSTRUCTION CONTRACTS:** Under W Va. Code § 5-22-1(i), the contracting public entity shall not award a construction contract to any bidder that is known to be in default on any monetary obligation owed to the state or a political subdivision of the state, including, but not limited to, obligations related to payroll taxes, property taxes, sales and use taxes, fire service fees, or other fines or fees.

**ALL CONTRACTS:** Under W. Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

**EXCEPTION:** The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. Code, workers' compensation premium, permit fee or environmental fee or assessment, and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

**DEFINITIONS:**

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

**AFFIRMATION:** By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that: (1) for construction contracts, the vendor is not in default on any monetary obligation owed to the state or a political subdivision of the state, and (2) for all other contracts, that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

**WITNESS THE FOLLOWING SIGNATURE:**

Vendor's Name: Danhill Construction Company

Authorized Signature: Robert D Hall Date: September 17, 2020

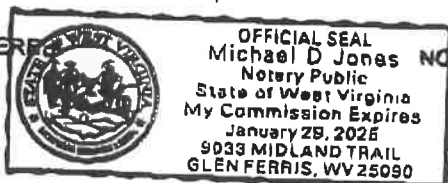
State of West Virginia

County of Fayette to-wit:

Taken, subscribed, and sworn to before me this 17 day of September, 2020

My Commission expires 1/31, 2025

AFFIX SEAL HERE



NOTARY PUBLIC

Michael D Jones

Purchasing Affidavit (Revised 01/19/2018)

**EXHIBIT A - PRICING PAGE  
 Pipestem Resort State Park  
 Renovations to McKeever Lodge and Mountain Creek Lodge**

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Name of Vendor:

Danhill Construction Company

Address of Vendor:

PO Box 685 Gauley Bridge, WV 25085

Phone Number of Vendor:

304-632-1600

WV Contractors License No.

**WV-** 001196

We, the undersigned, having examined the site and being familiar with the local conditions affecting the cost of the work and also being familiar with the general conditions to bidders, drawings, and specifications, hereby proposes to furnish all materials, equipment, and labor to complete all work in a workmanlike manner, as described in the Bidding documents.

**"A" Base Bid**

The Base Bid shall consist of all the work described in the Bidding Documents including the Plans, Project Manual, and any addendums not identified as an additive alternate.

**Total Base Bid:**

Lump sum for all labor, materials, and equipment necessary for a complete project.

**Written in numbers.**

\$3,646,000.00

**Total Base Bid: "A"**

Lump sum for all labor, materials, and equipment necessary for a complete project.

**Written in words.**

Three Million Six Hundred Forty-Six Thousand

EXHIBIT A - PRICING PAGE  
Pipestem Resort State Park  
Renovations to McKeever Lodge and Mountain Creek Lodge

**ADDITIVE ALTERNATES**

**"B" Alternate No. 1 - ADD TO THE BASE BID ALL LABOR AND MATERIAL TO INSTALL THE SPA AS INDICATED ON THE DOCUMENTS.**

**Total "B" Alternate No. 1**  
**Bid:** Lump sum for all labor, materials, and equipment necessary for a complete project.  
**Written in numbers.**

\$442,279.00

**Total "B" Alternate No. 1**  
**Bid:** Lump sum for all labor, materials, and equipment necessary for a complete project.  
**Written in words.**

Four Hundred Forty-Two Thousand Two Hundred Seventy-Nine Dollars

**"C" Alternate No. 2 - ADD TO THE BASE BID ALL LABOR AND MATERIAL TO INSTALL THE 7<sup>TH</sup> FLOOR GUEST BATHROOMS AS INDICATED ON THE DOCUMENTS.**

**Total "C" Alternate No. 2**  
**Bid:** Lump sum for all labor, materials, and equipment necessary for a complete project.  
**Written in numbers.**

\$315,121.00

**Total "C" Alternate No. 2**  
**Bid:** Lump sum for all labor, materials, and equipment necessary for a complete project.  
**Written in words.**

Three Hundred Fifteen Thousand One Hundred Twenty-One Dollars

**"D" Alternate No. 3 - ADD TO THE BASE BID ALL LABOR AND MATERIAL TO PERFORM DRYWALL REPAIR AS INDICATED ON THE DOCUMENTS.**

**Total "D" Alternate No. 3**  
**Bid:** Lump sum for all labor, materials, and equipment necessary for a complete project.  
**Written in numbers.**

\$4,020.00

EXHIBIT A - PRICING PAGE  
Pipestem Resort State Park  
Renovations to McKeever Lodge and Mountain Creek Lodge

**Total "D" Alternate No. 3**  
**Bid:** Lump sum for all labor,  
materials, and equipment  
necessary for a complete  
project.  
**Written in words.**

Four Thousand and Twenty Dollars

**"E" Alternate No. 4 - ADD TO THE BASE BID ALL LABOR AND MATERIAL TO INSTALL  
DINING ROOM EXTERIOR WINDOWS AS INDICATED ON THE DOCUMENTS.**

**Total "E" Alternate No. 4**  
**Bid:** Lump sum for all labor,  
materials, and equipment  
necessary for a complete  
project.  
**Written in numbers.**

\$101,796.00

**Total "E" Alternate No. 4**  
**Bid:** Lump sum for all labor,  
materials, and equipment  
necessary for a complete  
project.  
**Written in words.**

One Hundred Seventy-Nine Thousand Seven  
Hundred Ninety-Six Dollars

**Total Bid Amount is the TOTALS of A + B + C + D + E =**

\$ 4,509,216.00

Four Million Five Hundred and Nine Thousand Two Hundred and Sixteen Dollars

# CONTRACTOR LICENSE

Authorized by the

## West Virginia Contractor Licensing Board

**Number:**

WV001196

**Classification:**

ELECTRICAL  
GENERAL BUILDING  
HEATING, VENTILATING & COOLING  
MULTIFAMILY  
PIPING  
PLUMBING  
RESIDENTIAL

DANHILL CONSTRUCTION COMPANY  
DBA DANHILL CONSTRUCTION COMPANY  
PO BOX 685  
GAULEY BRIDGE, WV 25085-0685

**Date Issued**

AUGUST 06, 2020

**Expiration Date**

AUGUST 06, 2021

  
Authorized Company Signature

  
Chair, West Virginia Contractor  
Licensing Board

**WEST VIRGINIA  
CONTRACTOR  
LICENSING  
BOARD**

This license, or a copy thereof, must be posted in a conspicuous place at every construction site where work is being performed. This license number must appear in all advertisements, on all bid submissions and on all fully executed and binding contracts. This license cannot be assigned or transferred by licensee. Issued under provisions of West Virginia Code, Chapter 21, Article 11.



Client#: 1638074

18LANHIC0N

# ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
7/02/2020

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 any rights to the certificate holder in lieu of such endorsement(s).

**PRODUCER**  
McGriff Insurance Services  
300 Summers Street, Suite #650  
Charleston, WV 25301  
304 346-0806

**CONTACT**  
NAME: Janet Poling  
PHONE: 304 346-0806  
E-MAIL: jpoling@mcgriffinsurance.com  
ADDRESS: jpoling@mcgriffinsurance.com  
FAA No: 8887513002  
A/C No:

**INSURED**  
Danhill Construction Company  
P O Box 685  
Gauley Bridge, WV 25085

**INSURER(S) AFFORDING COVERAGE**

INSURER A	INSURER B	INSURER C	INSURER D	INSURER E	INSURER F	INSURER G
Westfield National Insurance Company	Brickman Mutual Insurance Company					
24120	12372					

### 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	ADOL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	AMT
A	COMMERCIAL GENERAL LIABILITY	X X	TRA0548113	07/01/2020	07/01/2021	2,000,000
	X XU Included					500,000
	X Contractual Liab.					5,000
	X					2,000,000
	X					2,000,000
	X					2,000,000
A	AUTOMOBILE LIABILITY	X X	TRA0548113	07/01/2020	07/01/2021	1,000,000
	X					
	X					
A	UMBRELLA LIAB	X X	TRA0548113	07/01/2020	07/01/2021	7,000,000
	EXCESS LIAB					7,000,000
B	WORKERS COMPENSATION AND EMPLOYERS LIABILITY	X	WCB1008781	07/01/2020	07/01/2021	1,000,000
	Includes Employers					1,000,000
	Mandatory in WV					1,000,000

DESCRIPTION OF OPERATIONS, LOCATION, VEHICLES (ATTACHED OR AVAILABLE PERMIT SCHEDULE MAY BE ATTACHED IF MORE SPACE IS REQUIRED)  
\*\* Workers Comp Information \*\*

Voluntary Compensation: Other States Coverage  
Proprietors/Partners/Executive Officers/Members Excluded:  
Robert Hill, President  
Rebecca Hill, Secretary/Treasurer  
(See Attached Descriptions)

### CERTIFICATE HOLDER

Danhill Construction Company  
P O Box 685  
Gauley Bridge, WV 25085

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS

AUTHORIZED REPRESENTATIVE

*Janet Poling*