



Standard Blue Water Industries Insurance Requirements

The standard Blue Water Industries insurance requirements for inclusion in agreements are shown in Exhibits 1.a. & b.

We have specific standard requirements based on the type of relationship. These thresholds cover most potential Blue Water Industries liability and are consistent with the limits of commercially available policies.

Our standard insurance provisions cover the following groups:

1. a. All Other Vendors Contracts (Lower Hazard)
(building trades such as electrical, a/c repair, plumbing, welding, etc., on-site maintenance, etc.)
- b. Construction & Hauler Contracts (Higher Hazard)
(all contractors/sub-contractors associated with on-site construction projects, major construction and routine work on a regular basis such as explosives contractors)

Insurance types covered in Exhibits 1.a. & b.

Workers Comp -Statutory
Employer's Liability
General Liability
Automobile Liability
Umbrella Liability

**The certificates must reflect coverages will not be cancelled, non-renewed or materially changed without 30 days written notice to Blue Water.

**The certificates, with exception to Worker's Comp and Employers' Liability, must reflect that contractor/vendor shall defend and include Blue Water, its subsidiaries, affiliates and their agents as Additional Insured

**The certificates should list Blue Water as the Certificate Holder – the language below is preferred:

" Blue Water Industries LLC, its affiliated companies, agents, employees, subsidiaries and Parent (collectively, its "Affiliates"), are named as additional insureds except for workers compensation as respects to the work being performed. For the purposes of the preceding sentence, "affiliated companies" shall mean any company, which is majority-owned by Blue Water Industries LLC or one of its subsidiaries. Waiver of subrogation is granted in favor of Blue Water Industries LLC and its Affiliates."

Exhibit 1.a.
All Other Vendor Contract Requirements
(Lower Hazard)

1.0 Vendor shall obtain insurance of the types and in the amounts described below.

1.1 Commercial General and Umbrella Liability Insurance. Vendor shall maintain commercial general liability (CGL) and, if necessary, commercial umbrella insurance with a limit of not less than \$3,000,000 each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this location or project.

1.1.1 CGL insurance shall be written on ISO occurrence form CG 00 01 12 07 (or a substitute form providing equivalent coverage) and shall cover liability arising from premises, operations, independent contractors, products-completed operations, personal and advertising injury, and liability assumed under an insured contract including the tort liability of another assumed in a business contract.

1.1.2 Blue Water Industries LLC shall be included as an insured under the CGL, using ISO additional insured endorsement CG 20 10 or a substitute providing equivalent coverage, and under the commercial umbrella, if any. This insurance shall apply as primary insurance with respect to any other insurance or self-insurance programs afforded to Blue Water Industries LLC. There shall be no endorsement or modification of the CGL to make it excess over other available insurance; alternatively, if the CGL states that it is excess or pro rata, the policy shall be endorsed to be primary with respect to the additional insured.

1.1.3 There shall be no endorsement or modification of the CGL limiting the scope of coverage for liability assumed under a contract, or liability arising from pollution or employment-related practices.

1.2 Waiver of Subrogation. Vendor waives all rights against Blue Water Industries LLC and its agents, officers, directors and employees for recovery of damages to the extent these damages are covered by the commercial general liability or commercial umbrella liability insurance maintained pursuant to paragraph 1.1 of this agreement.

1.3 Automobile and Umbrella Liability Insurance. Vendor shall maintain automobile liability and, if necessary, commercial umbrella liability insurance with a limit of not less than \$3,000,000 each accident.

1.3.1 Such insurance shall cover liability arising out of any auto (including owned, hired, and nonowned autos).

1.3.2 Coverage as required in paragraph 1.3 above shall be written on ISO form CA 00 01, CA 00 05, CA 00 12, CA 00 20, or a substitute form providing equivalent liability coverage. If necessary, the policy shall be endorsed to provide contractual liability coverage equivalent to that provided in the 1990 and later editions of CA 00 01.

1.3.3 Pollution liability coverage at least as broad as that provided under the ISO pollution liability—broadened coverage for covered autos endorsement (CA 99 48) shall be provided, and the Motor Carrier Act endorsement (MCS 90) shall be attached.

1.4 Waiver of Subrogation. Vendor waives all rights against Blue Water Industries LLC and its agents, officers, directors and employees for recovery of damages to the extent these damages are covered by

the business auto liability or commercial umbrella liability insurance obtained by Vendor pursuant to Paragraph 1.3 of this Agreement.

1.5 Workers Compensation Insurance. Vendor shall maintain workers compensation and employer's liability insurance.

1.5.1 The commercial umbrella and/or employer's liability limits shall not be less than \$3,000,000 each accident for bodily injury by accident or \$3,000,000 each employee for bodily injury by disease.

1.6 Waiver of Subrogation. Vendor waives all rights against Blue Water Industries LLC and its agents, officers, directors, and employees for recovery of damages to the extent these damages are covered by the workers compensation and employer's liability or commercial umbrella liability insurance obtained by Vendor pursuant to Paragraph 1.5 of this agreement. Vendor shall obtain an endorsement equivalent to WC 00 03 13 to affect this waiver.

1.9. Evidence of Insurance. Prior to executing contract, Vendor shall furnish Blue Water Industries LLC with a certificate(s) of insurance, executed by a duly authorized representative of each insurer, showing compliance with the insurance requirements set forth above.

1.9.1 All certificates shall provide for 30 days' written notice to Blue Water Industries LLC prior to the cancellation of any insurance referred to therein.

1.9.2 The words "endeavor to" and "but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives" shall be deleted from the certificate form's cancellation provision.

1.9.3 Failure of Blue Water Industries LLC to demand such certificate or other evidence of full compliance with these insurance requirements or failure of Blue Water Industries LLC to identify a deficiency from evidence that is provided shall not be construed as a waiver of Vendor's obligation to maintain such insurance.

1.9.4 Failure to maintain the required insurance may result in termination of this contract at Blue Water Industries LLC's option.

1.9.5 If Vendor fails to maintain the insurance as set forth herein, Blue Water Industries LLC shall have the right, but not the obligation, to purchase said insurance at Vendor's expense.

1.9.6 Vendor shall provide certified copies of all insurance policies required above within 10 days of Blue Water Industries LLC's written request for said copies.

1.9.7 All insurers must be rated A-/VII or better by AM Best.

1.10 No Representation of Coverage Adequacy. By requiring insurance herein, Blue Water Industries LLC does not represent that coverage and limits will necessarily be adequate to protect Vendor, and such coverage and limits shall not be deemed as a limitation on Vendor's liability under the indemnities granted to Blue Water Industries LLC in this contract.

1.11 Cross-Liability Coverage. If Vendors' liability policies do not contain the standard ISO separation of insureds provision, or a substantially similar clause, they shall be endorsed to provide cross-liability coverage.

Exhibit 1.b.
Construction & Hauler Contract Insurance Requirements
(Higher Hazard)

1.0 Contractor shall obtain insurance of the types and in the amounts described below.

1.1 Commercial General and Umbrella Liability Insurance. Contractor shall maintain commercial general liability (CGL) and, if necessary, commercial umbrella insurance with a total limit of not less than **\$5,000,000** each occurrence. If such CGL insurance contains a general aggregate limit, it shall apply separately to this project or location.

1.1.1 CGL insurance shall be written on ISO occurrence form CG 00 01 12 07 (or a substitute form providing equivalent coverage) and shall cover liability arising from premises, operations, independent contractors, products-completed operations, personal and advertising injury, and liability assumed under an insured contract including the tort liability of another assumed in a business contract.

1.1.2 Blue Water Industries LLC, shall be included as an insured under the CGL, using ISO additional insured endorsement CG 20 10 or a substitute providing equivalent coverage, and under the commercial umbrella, if any. This insurance shall apply as primary insurance with respect to any other insurance or self-insurance programs afforded to Blue Water Industries LLC.

1.1.3 The status of Blue Water Industries LLC, as an insured under a CGL obtained in compliance with paragraph 1.1 of this agreement shall not restrict coverage under such CGL with respect to the escape of release of pollutants at or from a site owned or occupied by or rented or loaned to Blue Water Industries LLC.

1.1.4 There shall be no endorsement or modification of the CGL limiting the scope of coverage for liability arising from pollution, explosion, collapse, underground property damage, employment-related practices, or damage to the named insured's work.

1.2 Waiver of Subrogation. Contractor waives all rights against Blue Water Industries LLC and its agents, officers, directors and employees for recovery of damages to the extent these damages are covered by the commercial general liability or commercial umbrella liability insurance maintained pursuant to paragraph 1.1 of this agreement.

1.5.1 Continuing CGL insurance shall be written on ISO occurrence form CG 00 01 12 07 (or a substitute form providing equivalent coverage) and shall, at minimum, cover liability arising from products-completed operations and liability assumed under an insured contract

1.5.2 Continuing CGL insurance shall have a products-completed operations aggregate of at least two times its each occurrence limit.

1.5.3 Continuing commercial umbrella coverage, if any, shall include liability coverage for damage to the insured's completed work equivalent to that provided under ISO form CG 00 01.

1.6 Business Auto and Umbrella Liability Insurance. Contractor shall maintain business auto liability and, if necessary, commercial umbrella liability insurance with a limit of not less than **\$5,000,000** each accident.

1.6.1 Such insurance shall cover liability arising out of any auto (including owned, hired, and nonowned autos).

1.6.2 Business auto coverage shall be written on ISO form CA 00 01, CA 00 05, CA 00 12, CA 00 20, or a substitute form providing equivalent liability coverage. If necessary, the policy shall be endorsed to provide contractual liability coverage equivalent to that provided in ISO form CA 00 01.

1.6.3 Pollution liability coverage equivalent to that provided under the ISO pollution liability-broadened coverage for covered autos endorsement (CA 99 48) shall be provided, and the Motor Carrier Act endorsement (MCS 90) shall be attached.

1.7 Waiver of Subrogation. Contractor waives all rights against Blue Water Industries LLC and its agents, officers, directors and employees for recovery of damages to the extent these damages are covered by the business auto liability or commercial umbrella liability insurance obtained by Contractor pursuant to Paragraph 1.6 of this Agreement.

1.8 Workers Compensation Insurance. Contractor shall maintain workers compensation and employer's liability insurance.

1.8.1 The commercial umbrella and/or employer's liability limits shall not be less than **\$5,000,000** each accident for bodily injury by accident or **\$5,000,000** each employee for bodily injury by disease.

1.9 Waiver of Subrogation. Contractor waives all rights against Blue Water Industries LLC and its agents, officers, directors and employees for recovery of damages to the extent these damages are covered by the workers compensation and employer's liability or commercial umbrella liability insurance obtained by Contractor pursuant to Paragraph 1.8 of this agreement.

1.10 Subcontractors' Insurance. Contractor shall cause each subcontractor employed by Contractor to purchase and maintain insurance of the type specified above. When requested by Blue Water Industries LLC, Contractor shall furnish copies of certificates of insurance evidencing coverage for each subcontractor.

1.11 Evidence of Insurance. Prior to commencing the work, and thereafter upon renewal or replacement of each certified coverage, Contractor shall furnish Blue Water Industries LLC with a certificate(s) of insurance, executed by a duly authorized representative of each insurer, showing compliance with the insurance requirements set forth above.

1.11.1 All certificates shall provide for 30 days written notice to Blue Water Industries LLC prior to the cancellation of any insurance referred to therein.

1.11.2 The words "endeavor to" and "but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives" shall be deleted from the certificate form's cancellation provision.

1.11.3 Failure of Blue Water Industries LLC to demand such certificate or other evidence of full compliance with these insurance requirements or failure of Blue Water Industries LLC to identify a deficiency from evidence that is provided shall not be construed as a waiver of Contractor's obligation to maintain such insurance.

1.11.4 Blue Water Industries LLC shall have the right, but not the obligation, of prohibiting Contractor or any subcontractor from entering the project site until such certificates or other evidence that insurance has been placed in complete compliance with these requirements is received and approved by Blue Water Industries LLC.

1.11.5 With respect to insurance maintained after final payment in compliance with a requirement above, an additional certificate(s) evidencing such coverage shall be provided to Blue Water Industries LLC with final application for payment and thereafter upon renewal or replacement of such insurance until the expiration of the time period for which such insurance must be maintained.

1.11.6 All insurers must be rated A-/VII or better by AM Best.

1.12 No Representation of Coverage Adequacy. By requiring insurance herein, Blue Water Industries LLC does not represent that coverage and limits will necessarily be adequate to protect Contractor, and such coverage and limits shall not be deemed as a limitation on Contractor's liability under the indemnities granted to Blue Water Industries LLC in this contract.

1.13 Cross-Liability Coverage. If Contractors' liability policies do not contain the standard ISO separation of insureds condition, or a substantially similar clause, they shall be endorsed to provide cross-liability coverage.

2. Motor truck cargo insurance shall cover the all risk perils (if applicable).

2.1 Motor truck cargo insurance shall cover the replacement cost of the property insured (if applicable).

2.1.1 The amount insured shall equal the full estimated replacement cost of the property insured (if applicable).

2.1.2 Any coinsurance requirement in the policy shall be eliminated as is otherwise appropriate under the particular policy form (if applicable).

2.2 Blue Water Industries LLC shall be included as an insured and loss payee under the motor truck cargo insurance (if applicable).

2.3 A waiver of subrogation in favor of Blue Water Industries LLC (if applicable).

PRODUCER
Agent's Name
Agent's Address

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE

NAIC #

INSURER A: **ABC Insurance Company**

12345

INSURER B: **AAA Insurance Company**

67891

INSURER C:

INSURER D:

INSURER E:

INSURED
Lower Hazard Certificate Requirements
- Vendors
- Service Contractors

COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INS R LTR	ADD INSR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A		GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	CPP123456789	01/01/2018	01/01/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A		AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	CA1234567	01/01/2018	01/01/2019	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$
A		EXCESS/UMBRELLA LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ 1,000	CU1234567	01/01/2018	01/01/2019	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 \$ \$
A		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below	WC1234567	01/01/2018	01/01/2019	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
		OTHER				

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
Blue Water Industries LLC and all its subsidiaries, affiliates, and their agents and employees are named as additional insureds (CG 20 10 or equivalent). Waiver of Subrogation in favor of Blue Water Industries LLC, and its agents, officers directors and employees on the General Liability, Automobile, Workers Compensation and/or Umbrella. Coverages are primary as respects the Additional Insured.

CERTIFICATE HOLDER

Blue Water Industries LLC

CANCELLATION

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

AUTHORIZED REPRESENTATIVE

Authorized Representative's Signature



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
12/15/2013.PRODUCER
Agent's Name
Agent's Address**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.****INSURERS AFFORDING COVERAGE**

NAIC #

INSURED
Higher Hazard Certificate Requirements
- Drillers
- Blasters
- Construction
- HaulersINSURER A: **ABC Insurance Company**

12345

INSURER B: **AAA Insurance Company**

67891

INSURER C:

INSURER D:

INSURER E:

COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INS R LTR	ADD INSR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A		GENERAL LIABILITY	CPP123456789	01/01/2018	01/01/2019	EACH OCCURRENCE	\$ 1,000,000
		<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
		<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person)	\$ 5,000
						PERSONAL & ADV INJURY	\$ 1,000,000
						GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	\$ 2,000,000
							\$
GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC							
A		AUTOMOBILE LIABILITY	CA1234567	01/01/2018	01/01/2019	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
		<input checked="" type="checkbox"/> ANY AUTO				BODILY INJURY (Per person)	\$
		<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$
		<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	\$
<input checked="" type="checkbox"/> HIRED AUTOS							
<input checked="" type="checkbox"/> NON-OWNED AUTOS							
		GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$
		<input type="checkbox"/> ANY AUTO				OTHER THAN EA ACC	\$
						AUTO ONLY: AGG	\$
A		EXCESS/UMBRELLA LIABILITY	CU1234567	01/01/2018	01/01/2019	EACH OCCURRENCE	\$ 4,000,000
		<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE	\$ 4,000,000
		<input type="checkbox"/> DEDUCTIBLE					\$
		<input checked="" type="checkbox"/> RETENTION \$ 1,000					\$
A		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	WC1234567	01/01/2018	01/01/2019	<input checked="" type="checkbox"/> WC STATUTORY LIMITS	OTH-ER
		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?				E.L. EACH ACCIDENT	\$ 1,000,000
		If yes, describe under SPECIAL PROVISIONS below				E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
						E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
		OTHER					

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
Blue Water Industries LLC and all its subsidiaries, affiliates, and their agents and employees are named as additional insureds (CG 20 10 or equivalent). Waiver of Subrogation in favor of Blue Water Industries LLC, and its agents, officers directors and employees on the General Liability, Automobile, Workers Compensation and/or Umbrella. Coverages are primary as respects the Additional Insured.**CERTIFICATE HOLDER**

Blue Water Industries LLC

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

AUTHORIZED REPRESENTATIVE

Authorized Representative's Signature

IMPORTANT

If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representatives or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed hereon.