

BOARD OF COUNTY COMMISSIONERS
SARPY COUNTY, NEBRASKA

RESOLUTION AWARDING BID FOR REMOVAL OF 5TH STREET BRIDGE OVER PAPIILLION CREEK
(BRIDGE #4), PROJECT C-77 (14-10)
FOR THE PUBLIC WORKS DEPARTMENT

WHEREAS, pursuant to Neb. Rev. Stat. §23-104(6) (Reissue 2012), the County has the power to do all acts in relation to the concerns of the County necessary to the exercise of its corporate powers; and,

WHEREAS, pursuant to Neb. Rev. Stat. §23-103 (Reissue 2012), the powers of the County as a body are exercised by the County Board; and,

WHEREAS, bids for Removal of 5th Street Bridge over Papillion Creek (Bridge #4), Project C-77 (14-10) have been solicited, made, opened and reviewed pursuant to applicable Nebraska State Statutes; and,

WHEREAS, based on those proceedings, and after a public hearing, this Board has duly deliberated and considered the bids received; and,


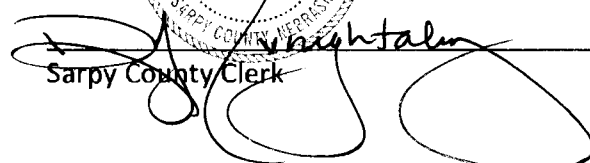
WHEREAS, this Board desires to proceed forthwith in order to expedite and facilitate service to the citizens of Sarpy County.

NOW, THEREFORE, be it resolved by this Board of County Commissioners that:

1. The low bid of Anderson Excavating Company, for Removal of 5th Street Bridge over Papillion Creek (Bridge #4), Project C-77 (14-10) in the amount One hundred forty five thousand nine hundred nine dollars and 00/100 (\$145,909.00) is accepted, ratified, and confirmed.
2. This Board's Chairman, Clerk, and Attorney are hereby authorized and directed to execute such ancillary documents as may be required to evidence the contract and take any and all steps necessary or required in order to carry out the terms of such contract after said documents have been reviewed by the Attorney, Fiscal Administrator, and County Administrator.

The above resolution was approved by a vote of the Sarpy County Board of Commissioners at a public meeting duly held in accordance with applicable law on the 2nd day of June, 2015.


 Sarpy County Board Chairman

ATTEST  
 Sarpy County Clerk

Sarpy County Purchasing Department

SARPY COUNTY COURTHOUSE
1210 GOLDEN GATE DRIVE, SUITE 1220
PAPILLION, NE 68046



Brian Hanson, Purchasing Agent
(402) 593-2349
Debby Peoples, Asst. Purchasing Agent
(402) 593-4164
Beth Garber, Purchasing/Contract Administrator
(402) 593-4476

MEMO

To: Sarpy County Board of Commissioners

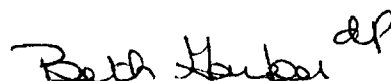
From: Beth Garber

Re: Removal of 5th Street Bridge over Papillion Creek Bid Award

On May 19, 2015, three (3) bids were opened for the Removal of 5th Street Bridge over Papillion Creek, Project C-77 (14-10) for the Public Works Department. After reviewing the bid it is recommended it be awarded to the low bidder, Anderson Excavating Company for \$145,909.00. There was a \$161 correction made to the extended price of one line of their bid, unit price did not change. This bid is 44.1% lower than the estimate of \$210,249.95.

Please feel free to contact me at bgarber@sarpy.com with any questions.

May 28, 2015


Beth Garber

cc: Deb Houghtaling
Mark Wayne
Scott Bovick
Brian Hanson
Denny Wilson



SARPY COUNTY

Dennis L. Wilson, P.E., PhD
Sarpy County Engineer

PUBLIC WORKS DEPARTMENT
15100 South 84th Street • Papillion, NE 68046-2895
Phone (402) 537-6900 • FAX (402) 537-6955 • www.sarpy.com

MEMORANDUM

To: Sarpy County Board of Commissioners

From: Dennis L. Wilson, P.E., Ph.D., Sarpy County Engineer *DW*

Date: May 20, 2015

Subject: Award Recommendation for C-77(14-10):
Removal of 5th Street Bridge over Papillion Creek (Bridge #4)

On May 19, 2015, three (3) bids were opened during the Sarpy County Board of Commissioners Meeting for the above mentioned project. The lowest bid was from Anderson Excavating Co. of Omaha with a total bid of \$145,909.00. The bid was adjusted to correct a minor mathematical error. This bid is 44.1% lower than the base bid Engineer's Estimate of \$210,249.95. The two other bids were \$192,900.71 (9.0% lower than Engineer's Estimate) and \$285,225.60 (26.3% higher than Engineer's Estimate).

The Sarpy County Engineer recommends the base bid be awarded to Anderson Excavating Co. at their bid price listed above. Feel free to contact me if you have any questions.

5th Street Bridge Removal, Project C-77 (14-10)
for the
Public Works Department

Bid Opening:
3:00 p.m.
May 19, 2015

Item No.	Description	Estimated Quantity	Unit of Measure	Hawkins Construction Company		Valley Corporation		Anderson Excavating Co.	
				Unit Price	Extended Price	Unit Price	Extended Price	Unit Price	Extended Price
1	MOBILIZATION		1 LS	\$28,400.00	\$28,400.00	\$7,967.57	\$7,967.57	\$5,000.00	\$5,000.00
2	TRAFFIC CONTROL		1 LS	\$5,236.17	\$5,236.17	\$3,006.88	\$3,006.88	\$1,500.00	\$1,500.00
3	CLEARING AND GRUBBING GENERAL		1 LS	\$10,573.47	\$10,573.47	\$15,006.20	\$15,006.20	\$3,000.00	\$3,000.00
4	REMOVE BRIDGE STRUCTURE		1 LS	\$96,129.57	\$96,129.57	\$37,691.60	\$37,691.60	\$28,800.00	\$28,800.00
5	EXCAVATION	3054	CY	\$12.91	\$39,427.14	\$9.10	\$27,791.40	\$6.00	\$18,324.00
6	SALVAGE ROCK RIP RAP	1000	CY	\$15.98	\$15,980.00	\$13.27	\$13,270.00	\$10.00	\$10,000.00
7	FINISH GRADING	2751	SY	\$1.08	\$2,971.08	\$2.56	\$7,042.56	\$1.00	\$2,751.00
8	CONSTRUCT ROCK RIP RAP TYPE "C"	1200	TN	\$53.96	\$64,752.00	\$53.94	\$64,728.00	\$44.00	\$52,800.00
9	RIP RAP FILTER FABRIC	2780	SY	\$2.03	\$5,643.40	\$1.59	\$4,420.20	\$2.00	\$5,560.00
10	ROLLED EROSION CONTROL BLANKET - TYPE C125BN	2751	SY	\$2.05	\$5,639.55	\$2.34	\$6,437.34	\$3.00	\$8,253.00
11	SEEDING - CHANNEL	2751	SY	\$0.42	\$1,155.42	\$0.48	\$1,320.48	\$0.60	\$1,650.60
12	ROLLED EROSION CONTROL BLANKET - TYPE S150BN	644	SY	\$1.84	\$1,184.96	\$2.10	\$1,352.40	\$3.00	\$1,932.00
13	SEEDING - ROADSIDE	644	SY	\$0.37	\$238.28	\$0.42	\$270.48	\$0.60	\$386.40
14	EROSION CHECKS TYPE WATTLE	664	LF	\$3.00	\$1,992.00	\$3.42	\$2,270.88	\$3.00	\$1,992.00
15	FABRIC SILT FENCE	72	LF	\$9.78	\$704.16	\$4.51	\$324.72	\$5.00	\$360.00
16	CRUSHED ROCK SURFACE COURSE	120	TN	\$43.32	\$5,198.40		\$0.00	\$30.00	\$3,600.00
TOTAL CONSTRUCTION					\$285,225.60		\$192,900.71		\$145,909.00

CONTRACTOR: Anderson Excavating Co.

Sarpy County, Nebraska
Bid Form
Bridge #4 Bridge Removal
Project C-77 (14-10)

The undersigned, having carefully examined the Plans and Specifications, and having examined the project areas, hereby submit our proposal.

Attached hereto is a Bid Bond in the amount of 5% of the amount bid made payable to the Sarpy County Treasurer, which is agreed shall be forfeited should the undersigned fail to perform or fail to furnish bond and securities in accordance with the proposal.

For furnishing all materials, labor, equipment, tools, together with appurtenances and accessories required to prepare, construct, erect and install the proposed improvements, complete and ready for operation, our bid as follows:

CONTRACTOR: Anderson Excavating Co.

#	ITEM	UNIT	QUANTITY	UNIT PRICE	EXTENDED PRICE
1	MOBILIZATION	LS	1	\$ 5,000	\$ 5,000.00
2	TRAFFIC CONTROL	LS	1	\$ 1,500	\$ 1,500.00
3	CLEARING AND GRUBBING GENERAL	LS	1	\$ 3,000	\$ 3,000.00
4	REMOVE BRIDGE STRUCTURE	LS	1	\$ 28,800	\$ 28,800.00
5	EXCAVATION	CY	3054	\$ 6.00	\$ 18,324.00
6	SALVAGE ROCK RIP RAP	CY	1000	\$ 10.00	\$ 10,000.00
7	FINISH GRADING	SY	2751	\$ 1.00	\$ 2,751.00
8	CONSTRUCT ROCK RIP RAP TYPE "C"	TN	1200	\$ 44.00	\$ 52,800.00
9	RIP RAP FILTER FABRIC	SY	2780	\$ 2.00	\$ 5,560.00
10	ROLLED EROSION CONTROL BLANKET - TYPE C125BN	SY	2751	\$ 3.00	\$ 8,253.00
11	SEEDING - CHANNEL	SY	2751	\$.60c	\$ 1,650.60
12	ROLLED EROSION CONTROL BLANKET - TYPE S150BN	SY	644	\$ 3.00	\$ 1,932.00 2,093.00
13	SEEDING - ROADSIDE	SY	644	\$.60c	\$ 386.40
14	EROSION CHECKS TYPE WATTLE	LF	664	\$ 3.00	\$ 1,992.00
15	FABRIC SILT FENCE	LF	72	\$ 5.00	\$ 360.00
16	CRUSHED ROCK SURFACE COURSE	TON	120	\$ 30.00	\$ 3,600.00
GRAND TOTAL					\$ 146,070.00

corrected extension

145,909.00

*Prices are to be F.O.B. - Sarpy County, Nebraska

CONTRACTOR START DATE: June 15, 2015

If notified of acceptance of this proposal and Contract award within sixty (60) days after date stated for receipt of bids, the undersigned agrees to execute a Contract, provide insurance certificates and

CONTRACTOR: Anderson Excavating Co.

performance bonds for the above named work and the above stated consideration in the form required within ten (10) days of such proposal acceptance notification; to commence the work within five (5) days of the Contractor's Notice to Proceed. **Substantial Completion must be on or before Wednesday, July 15, 2015 to avoid accrual of liquidated damages. Final Completion shall be complete within thirty (30) calendar days of Substantial Completion.**

Total base bid shall be the basis for establishing the amount of the Performance Bond in this Contract. The Total Base Bid is based on the quantities shown in the Proposal Form and on the dimensions shown in the Plans where specific quantities are not itemized, and is subject to additions or reductions according to the actual construction quantities as determined by the Engineer. Any such change orders shall be made by and become a part of the Engineers Certified Progress Statement(s) of work in progress as well as final completed construction (Project Completion Report(s)).

The undersigned has carefully checked the bid blank quantities against the Plans and Specifications before preparing this Proposal and accepts the said quantities and amounts, as correctly listing the complete work to be done in accordance with the Plans and Specifications.

The County Board reserves the right to waive informalities and irregularities and to award bids which furnish the material and construction that, in their opinion, will serve in the best interest of the County or to reject any/or all bids.

The undersigned also agrees that the time of commencement, rate of progress and time of completion of the work of the Contract are ESSENTIAL CONDITIONS of the Contract and that the Owner may retain a sum of one thousand dollars (\$1000.00) per calendar day from the sum due under the Contract for each calendar day that the Contract remains uncompleted after Wednesday, July 15, 2015.

Company Information:

Years in business:	<u>50+ years</u>
# of employees	<u>46</u>
Total sales last 3 years	<u>2012 \$ 9,543,744.52</u>
	<u>2013 \$11,807,109.30</u>
	<u>2014 \$ 7,961,908.40</u>

References:

Company Name: Allied Oil Company
Address: 2209 So. 24th St., Omaha, NE 68108
Contact Name: Conrad Heinson Phone Number: 402-819-0490
Fax Number: _____ Date of Purchase: monthly

CONTRACTOR: Anderson Excavating Co.

Company Name: Conhusker International
Address: 4502 So. 110th St., Omaha, NE 68137
Contact Name: Accounting Dept. Phone Number: 402-331-8801
Fax Number: 402-331-8802 Date of Purchase: Monthly

Company Name: Central States Petroleum
Address: 7020 No. 102nd Circle, Ste. #207, Omaha, NE 68122
Contact Name: Accounting Dept. Phone Number: 402-991-5020
Fax Number: 402-991-5063 Date of Purchase: Monthly

I certify that this bid is submitted in accordance with the specifications issued by Sarpy County. I affirm that the original Specifications have not been altered in any way. Any alteration of the original Specifications, outside of an alternate bid, may be considered grounds for refusal of the bid.

The undersigned acknowledged receipt of the following addenda (if applicable):

Addendum #1 May 15, 2015
Addendum #2 _____

Anderson Excavating Co.

Company Name

Virginia M. Anderson
Authorized Signature

1920 Dorcas Street

Address

Omaha, NE 68108

City, State & Zip

Virginia M. Anderson

Company Representative (Please print)

402-345-8800

Telephone Number

402-345-2420

Fax Number

anderson.excavating@hotmail.com

E-Mail Address

*NOTE: Sarpy County is tax exempt and will provide the proper form upon request

BID BOND

(NOT VALID IF BID AMOUNT EXCEEDS \$ _____)

KNOW ALL MEN BY THESE PRESENTS: That we, Anderson Excavating Co.

1920 Dorcas Street Omaha, NE 68108

as Principal, and the EMPLOYERS MUTUAL CASUALTY COMPANY, a corporation organized and existing under the laws of the State of Iowa and authorized to do business in the State of Nebraska

as Surety, are held and firmly bound unto the

Sarpy County, NE

as obligee, in the sum of Five Per Cent Of The Amount Bid

(5%) DOLLARS, lawful money of the United States of America, to the payment of which sum of money well and truly to be made, the said Principal and Surety bind themselves, their and each of their heirs, executors, administrators, successors and assigns, jointly and severally, by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, that, if the Obligee shall make any award to the Principal for: Bridge #4 Bridge Removal Project C-77 (14-10)

according to the terms of the proposal or bid made by the Principal therefor, and the Principal shall duly make and enter into a contract with the Obligee in accordance with the terms of such proposal or bid and award and shall give bond for the faithful performance thereof, with the EMPLOYERS MUTUAL CASUALTY COMPANY as Surety or with other Surety or Sureties approved by the Obligee; or if the Principal shall, in case of failure so to do, pay to the Obligee the damages which the Obligee may suffer by reason of such failure not exceeding the penalty of this bond, then this obligation shall be null and void; otherwise it shall be and remain in full force and effect.

Signed, Sealed and Dated this 19th day of May, 20 15

[Signature]
Witness

[Signature]
Witness

Anderson Excavating Co.

By: [Signature] Principal

Employers Mutual Casualty Company

By: [Signature] Surety
Attorney-in-Fact



THE FACE AND REVERSE OF THIS DOCUMENT HAVE A COLORED FLAG ON WHITE PAPER

P.O. Box 712 • Des Moines, IA 50306-0712

No. B11554

CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, that:

- 1. Employers Mutual Casualty Company, an Iowa Corporation
2. EMCASCO Insurance Company, an Iowa Corporation
3. Union Insurance Company of Providence, an Iowa Corporation
4. Illinois EMCASCO Insurance Company, an Iowa Corporation
5. Dakota Fire Insurance Company, a North Dakota Corporation
6. EMC Property & Casualty Company, an Iowa Corporation
7. Hamilton Mutual Insurance Company, an Iowa Corporation

hereinafter referred to severally as "Company" and collectively as "Companies", each does, by these presents, make, constitute and appoint: GERI L. MCGILL, CHARLES V. DARR, JULIE HILDRETH, TIMOTHY QUINN, KENNETH E. DIETZ, JEANNENE MCCREA, AMY MASON, CRAIG T. CARLIN, MICHAEL J QUINN, JASON J QUINN

its true and lawful attorney-in-fact, with full power and authority conferred to sign, seal, and execute its lawful bonds, undertakings, and other obligatory instruments of a similar nature as follows:

ANY AND ALL BONDS

and to bind each Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of each such Company, and all of the acts of said attorney pursuant to the authority hereby given are hereby ratified and confirmed.

The authority hereby granted shall expire APRIL 1, 2018 unless sooner revoked.

AUTHORITY FOR POWER OF ATTORNEY

This Power-of-Attorney is made and executed pursuant to and by the authority of the following resolution of the Boards of Directors of each of the Companies at a regularly scheduled meeting of each company duly called and held in 1999:

RESOLVED: The President and Chief Executive Officer, any Vice President, the Treasurer and the Secretary of Employers Mutual Casualty Company shall have power and authority to (1) appoint attorneys-in-fact and authorize them to execute on behalf of each Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof; and (2) to remove any such attorney-in-fact at any time and revoke the power and authority given to him or her.

IN WITNESS THEREOF, the Companies have caused these presents to be signed for each by their officers as shown, and the Corporate seals to be hereto affixed this

4th day of FEBRUARY, 2015

Seals



Bruce G. Kelley, Chairman of Companies 2, 3, 4, 5 & 6; President of Company 1; Vice Chairman and CEO of Company 7

Michael Freel, Assistant Vice President

On this 4th day of FEBRUARY AD 2015 before me a Notary Public in and for the State of Iowa, personally appeared Bruce G. Kelley and Michael Freel, who, being by me duly sworn, did say that they are, and are known to me to be the Chairman, President, Vice Chairman and CEO, and/or Assistant Vice President/Assistant Secretary, respectively, of each of The Companies above; that the seals affixed to this instrument are the seals of said corporations; that said instrument was signed and sealed on behalf of each of the Companies by authority of their respective Boards of Directors; and that the said Bruce G. Kelley and Michael Freel, as such officers, acknowledged the execution of said instrument to be the voluntary act and deed of each of the Companies. My Commission Expires October 10, 2016.

Kathy Lynn Loveridge, Notary Public in and for the State of Iowa

CERTIFICATE

I, James D. Clough, Vice President of the Companies, do hereby certify that the foregoing resolution of the Boards of Directors by each of the Companies, and this Power of Attorney issued pursuant thereto on FEBRUARY 4, 2015 on behalf of: GERI L. MCGILL, CHARLES V. DARR, JULIE HILDRETH, TIMOTHY QUINN, KENNETH E. DIETZ, JEANNENE MCCREA, AMY MASON, CRAIG T. CARLIN, MICHAEL J QUINN, JASON J QUINN

are true and correct and are still in full force and effect.

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this 19 day of May, 2015.

[Signature] Vice President



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
6/12/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER The Harry A. Koch Co. P.O. Box 45279 Omaha NE 68145-0279		CONTACT NAME: PHONE (A/C, No, Ext): 402-861-7000 FAX (A/C, No): E-MAIL ADDRESS:	
INSURED Anderson Excavating Co 1920 Dorcas St. Omaha NE 68108		INSURER(S) AFFORDING COVERAGE	
AND20633		INSURER A :Burlington Insurance Co	NAIC # 23620
		INSURER B :Evanston Insurance Co	35378
		INSURER C :Plaza Insurance Company	
		INSURER D :	
		INSURER E :	
		INSURER F :	

COVERAGES

CERTIFICATE NUMBER: 1217288447

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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR 5000 GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			HGL0036955	1/1/2015	1/1/2016	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000 \$
C	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			PALGM100037801	1/1/2015	1/1/2016	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input checked="" type="checkbox"/> CLAIMS-MADE DED RETENTION \$			XOMW2844	1/1/2015	1/1/2016	EACH OCCURRENCE \$1,000,000 AGGREGATE \$1,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

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

Project Sarpy County Project C-77 (24-10) Bridge #4 Bridge Removal

Sarpy County Board Business Office is additional insured for General Liability and Automobile Liability if required by written contract executed prior to loss.

CERTIFICATE HOLDER**CANCELLATION**Sarpy County Board Business Office c/o Ms. Deb Houghtaling
1210 Golden Gate Dr., Suite 1250
Papillion NE 68046

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

Scott F. G.

