

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: Edgewood Partners Ins. Center, 499 Washington Blvd, Suite 810, Jersey City, NJ 07310. CONTACT NAME: Philip Goodman, PHONE: 201 356-3400, FAX: (A/C, No):, E-MAIL ADDRESS: phil.goodman@epicbrokers.com. INSURER(S) AFFORDING COVERAGE: INSURER A: The Insurance Co of Greater New York (NAIC # 22195), INSURER B: Federal Insurance Company (20281), INSURER C: State Compensation Ins. Fund (35076), INSURER D: The Hanover Insurance Company (22292), INSURER E: Trumbull Insurance Company (27120).

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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSR, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include: A COMMERCIAL GENERAL LIABILITY (6131M68568), E AUTOMOBILE LIABILITY (10UENDO8955), B UMBRELLA LIAB (G74491595001), C WORKERS COMPENSATION AND EMPLOYERS' LIABILITY (12347654), D Employee Theft (BDYH27538003).

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Umbrella Layers XL Insurance America Policy # PCI000000100 Limit \$15,000,000 Ex of \$10,000,000 Fireman's Fund Ins Co Policy # USL008120223 Limit \$25,000,000 Ex of \$25,000,000 (See Attached Descriptions)

CERTIFICATE HOLDER 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 [Signature]

DESCRIPTIONS (Continued from Page 1)

Westchester Fire Ins Co Policy # G72595865001 Limit \$25,000,000 Ex of \$50,000,000

Liberty Ins Underwriters Policy # 100035773004 Limit \$10,000,000 Ex of \$75,000,000

Great American Assurance Co Policy # EXC4457721 Limit \$15,000,000 Ex of \$85,000,000