The Travelers Insurance Companies

Policy Jacket—
Edition January 1, 1973

The enclosed Declarations and Coverage Parts (plus any endorsements) complete your policy.

JOHNSON & HIGGINS
INSURANCE BROKERS
EMPLOYEE BENEFIT PLAN CONSULTANTS
95 WALL ST., NEW YORK 10005 • 482-2000

Policy Title: **COMPREHENSIVE AUTOMOBILE—GENERAL LIABILITY POLICY**

Named Insured and Address:

Policy Period: to

The Travelers Insurance Companies

Hartford, Connecticut

(Each a Stock Insurance Company)

The member of The Travelers Insurance Companies designated in the declarations as the insurer (herein called the company), in consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the *named insured* as follows:

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Definitions

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When used in this policy (including endorsements forming a part hereof):

"automobile" means a land motor vehicle, trailer or semitrailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include *mobile equipment;*

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"completed operations hazard" includes *bodily injury* and *property damage* arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the *named insured.* "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

(1) when all operations to be performed by or on behalf of the *named insured* under the contract have been completed,

(2) when all operations to be performed by or on behalf of the *named insured* at the site of the operations have been completed, or

(3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The *completed operations hazard* does not include *bodily injury* or *property damage* arising out of

(a) operations in connection with the transportation of property, unless the *bodily injury* or *property damage* arises out of a condition in or on a vehicle created by the loading or unloading thereof,

(b) the existence of tools, uninstalled equipment or abandoned or unused

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an *automobile* servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"incidental contract" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) *elevator* maintenance agreement;

"insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each *insured* against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the *named insured,* including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"named insured" means the person or organization named in Item 1. of the declarations of this policy;

but "*named insured's products*" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold:

"occurrence" means an accident, including continuous or repeated exposure to conditions, which results in *bodily injury* or *property damage* neither expected nor intended from the standpoint of the *insured;*

"policy territory" means:

(1) the United States of America, its territories or possessions, or Canada, or

(2) international waters or air space, provided the *bodily injury* or *property damage* does not occur in the course of travel or transportation to or from any other country, state or nation, or

(3) anywhere in the world with respect to damages because of *bodily injury* or *property damage* arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"products hazard" includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs away from premises owned by or rented to the *named insured* and after physical possession of such products has been relinquished to others;

"property damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an *occurrence* during the policy period.

Supplementary Payments

The company will pay, in addition to the applicable limit of liability:

(a) all expenses incurred by the company, all costs taxed against the *insured* in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;

(b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the *insured* because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed $250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;

(c) expenses incurred by the *insured* for first aid to others at the time of an accident, for *bodily injury* to which this policy applies;

(d) reasonable expenses incurred by the *insured* at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed $25 per day.

Nuclear Energy Liability Exclusion (Broad Form)

I. The policy does not apply:

A. Under any Liability Coverage, to *bodily injury* or *property damage*

(1) with respect to which an *insured* under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the *insured* is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to *bodily injury* resulting from the *hazardous properties* of *nuclear material* and arising out of the operation of a *nuclear facility* by any person or organization.

C. Under any Liability Coverage, to *bodily injury* or *property damage* resulting from the *hazardous properties* of *nuclear material*, if

(1) the *nuclear material* (a) is at any *nuclear facility* owned by, or operated by or on behalf of, an *insured* or (b) has been discharged or dispersed therefrom;

(2) the *nuclear material* is contained in *spent fuel* or *waste* at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an *insured;* or

(3) the *bodily injury* or *property damage* arises out of the furnishing by an *insured* of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any *nuclear facility*, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to *property damage* to such *nuclear facility* and any property thereat.

II As used in this exclusion:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means *source material, special nuclear material* or *byproduct material;*

"source material", **"special nuclear material"**, and **"byproduct material"** have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a *nuclear reactor;*

"waste" means any waste material (1) containing *byproduct material* and (2) resulting from the operation by any person or organization of any *nuclear facility* included within the definition of *nuclear facility* under paragraph (a) or (b) thereof;

"nuclear facility" means

(a) any *nuclear reactor,*

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing *spent fuel*, or (3) handling, processing or packaging *waste,*

(c) any equipment or device used for the processing, fabricating or alloying of *special nuclear material* if at any time the total amount of such material in the custody of the *insured* at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of *waste,*

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"property damage" includes all forms of radioactive contamination of property.

III. This exclusion modifies the provisions of the policy relating to all Automobile Liability, General Liability and Medical Payments Insurance other than Comprehensive Personal and Farmer's Comprehensive Personal Insurance.

Conditions

1. **Premium.** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the *named insured*, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the *named insured* the unearned portion paid by the *named insured*.

The *named insured* shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

2. **Inspection and Audit.** The company shall be permitted but not obligated to inspect the *named insured's* property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the *named insured* or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the *named insured's* books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

3. **Financial Responsibility Laws.** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for *bodily injury* liability or for *property damage* liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The *insured* agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

4. **Insured's Duties in the Event of Occurrence, Claim or Suit.**
   (a) In the event of an *occurrence*, written notice containing particulars sufficient to identify the *insured* and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the *insured* to the company or any of its authorized agents as soon as practicable.
   (b) If claim is made or suit is brought against the *insured*, the *insured* shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
   (c) The *insured* shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the *insured* because of injury or damage with respect to which insurance is afforded under this policy; and the *insured* shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The *insured* shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

5. **Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the *insured's* obligation to pay shall have been finally determined either by judgment against the *insured* after actual trial or by written agreement of the *insured*, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the *insured* to determine the *insured's* liability, nor shall the company be impleaded by the *insured* or his legal representative. Bankruptcy or insolvency of the *insured* or of the *insured's* estate shall not relieve the company of any of its obligations hereunder.

6. **Other Insurance.** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the *insured* has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:
   (a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.
   (b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

7. **Subrogation.** In the event of any payment under this policy, the company shall be subrogated to all the *insured's* rights of recovery therefor against any person or organization and the *insured* shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The *insured* shall do nothing after loss to prejudice such rights.

8. **Changes.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

9. **Assignment.** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the *named insured* shall die, such insurance as is afforded by this policy shall apply (1) to the *named insured's* legal representative, as the *named insured*, but only while acting within the scope of his duties as such, and (2) with respect to the property of the *named insured*, to the person having proper temporary custody thereof, as *insured*, but only until the appointment and qualification of the legal representative.

10. **Three Year Policy.** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

11. **Cancellation.** This policy may be canceled by the *named insured* by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the *named insured* at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the *named insured* or by the company shall be equivalent to mailing.

If the *named insured* cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

12. **Declarations.** By acceptance of this policy, the *named insured* agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

(continued on Page 3)

New York Special Provision—If a Comprehensive Automobile Liability Insurance, Garage Insurance or Automobile Medical Payments Insurance Coverage Part forming a part of this policy insures premises located or *automobiles* principally garaged in New York, the Nuclear Energy Liability Exclusion (Broad Form) does not apply to such premises or *automobiles*.

Puerto Rico Special Provision—It is agreed that the Action Against Company Condition applicable to any liability coverage afforded by the policy with respect to *occurrences* which take place in Puerto Rico is amended to read:

No action shall lie against the company unless as a condition precedent thereto, the *insured* shall have fully complied with all the terms of this policy.

South Carolina Special Provision—If a Comprehensive General Liability, Manufacturers' and Contractors' Liability, Owners', Landlords' and Tenants' Liability, Druggists' Liability, Storekeeper's, Completed Operations and Products Liability, Contractual Liability, Premises Medical Payments or Garage Insurance Coverage Part forming a part of this policy insures premises located in South Carolina, it is agreed that with respect to such insurance that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

Texas Special Provision—With respect to such insurance as may be afforded by this policy by The Charter Oak Fire Insurance Company for premises located or *automobiles* principally garaged in Texas, it is agreed as follows:

Dividend Provision—Participating Companies. The *named insured* shall be entitled to participate in a distribution of the surplus of the company, as determined by its Board of Directors from time to time, after approval in accordance with the provisions of the Texas Insurance Code of 1951, as amended.

Vermont Special Provisions—

1. If this policy affords a Liability Coverage with respect to a premises located or an *automobile* principally garaged in Vermont, it is agreed that the policy is amended in the following particulars with respect to such Coverage:

   The Policy is issued and delivered subject to the Laws of Vermont and particularly to Section 9242, Chapter 391 "The Vermont Statutes, Revision of 1947," including the following statutory requirements forming a part of such Laws:

   The company shall pay and satisfy any judgment that may be recovered against the *insured* upon any claim covered by this Policy to the extent and within the limits of liability assumed thereby, and shall protect the *insured* against the levy of any execution issued upon any such judicial judgment or claim against the *insured*. No limitation of liability in this Policy shall be valid if, after a judgment has been rendered against the *insured* in respect to his legal liability for damages in a particular instance, the company continues the litigation by an appeal or otherwise, unless the *insured* shall stipulate with the company, agreeing to continue such litigation.

   No action shall lie against the company to recover for any loss under this Policy, unless brought within one year after the amount of such loss is made certain either by judgment against the *insured* after final determination of the litigation or by agreement between the parties with the written consent of the company.

   The insolvency or bankruptcy of the *insured* shall not release the company from the payment of damages for injury sustained or loss occasioned during the life of the Policy, and in case of such insolvency or bankruptcy an action may be maintained by the injured person or claimant against the company under the terms of the Policy for the amount of any judgment obtained against the *insured* not exceeding the limits of the Policy.

   Payment of any judicial judgment or claim by the *insured* for any of the company's liability hereunder shall not bar the *insured* from any action or right of action against the company. In case of payment of loss or expense under this Policy, the company shall be subrogated to all rights of the *insured* against any party, as respects such loss or expense, to the amount of such payment, and the *insured* shall execute all papers required and shall cooperate with the company to secure to the company such rights.

2. If a Comprehensive General Liability, Manufacturers' and Contractors' Liability, Owners' and Contractors' Protective Liability, Owners', Landlords' and Tenants' Liability, Premises Medical Payments or Storekeeper's Coverage Part forming a part of this policy insures premises located or operations conducted in Vermont, the exclusion relating to the operation or use of any snowmobile or trailer designed for use therewith applies only if the *bodily injury* or *property damage* occurs away from premises owned by, rented to or controlled by the *named insured*.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Hartford, Connecticut, and countersigned on the declarations page by a duly authorized agent of the company.

Secretary

M. H. Beach
President

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COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART

I. Coverage A—Bodily Injury Liability

Coverage B—Property Damage Liability

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as damages because of

Coverage A. *bodily injury* or

Coverage B. *property damage*

to which this insurance applies, caused by an *occurrence*, and the company shall have the right and duty to defend any suit against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any contract or agreement except an *incidental contract;* but this exclusion does not apply to a warranty of fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;

(b) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of

(1) any *automobile* or aircraft owned or operated by or rented or loaned to any *insured*, or

(2) any other *automobile* or aircraft operated by any person in the course of his employment by any *insured;*

but this exclusion does not apply to the parking of an *automobile* on premises owned by, rented to or controlled by the *named insured* or the ways immediately adjoining, if such *automobile* is not owned by or rented or loaned to any *insured;*

(c) to *bodily injury* or *property damage* arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any *mobile equipment* while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;

(d) to *bodily injury* or *property damage* arising out of and in the course of the transportation of *mobile equipment* by an *automobile* owned or operated by or rented or loaned to any *insured;*

(e) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of

(1) any watercraft owned or operated by or rented or loaned to any *insured*, or

(2) any other watercraft operated by any person in the course of his employment by any *insured;*

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the *named insured;*

(f) (1) to *bodily injury* or *property damage* arising out of any emission, discharge, seepage, release or escape of any liquid, solid, gaseous or thermal waste or pollutant

(i) if such emission, discharge, seepage, release or escape is either expected or intended from the standpoint of any *insured* or any person or organization for whose acts or omissions any *insured* is liable, or

(ii) resulting from or contributed to by any condition in violation of or non-compliance with any governmental rule, regulation or law applicable thereto;

but this exclusion (f) (1) does not apply to *property damage* arising out of any emission, discharge, seepage, release or escape of petroleum or petroleum derivatives into any body of water;

(2) to *property damage* arising out of any emission, discharge, seepage, release or escape of petroleum or petroleum derivatives into any body of water, but this exclusion (f)(2) does not apply to *property damage* resulting from fire or explosion arising out of any emission, discharge, seepage, release or escape which neither

(i) is expected or intended from the standpoint of any *insured* or any person or organization for whose acts or omissions any *insured* is liable, nor

(ii) results from or is contributed to by any condition in violation of or non-compliance with any governmental rule, regulation or law applicable thereto.

(g) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to

(1) liability assumed by the *insured* under an *incidental contract*, or

(2) expenses for first aid under the Supplementary Payments provision;

(h) to *bodily injury* or *property damage* for which the *insured* or his indemnitee may be held liable

(1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or

(2) if not so engaged, as an owner or lessor of premises used for such purposes,

if such liability is imposed

(i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or

(ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

but part (ii) of this exclusion does not apply with respect to liability of the *insured* or his indemnitee as an owner or lessor described in (2) above;

(i) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(j) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured* or to any obligation of the *insured* to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the *insured* under an *incidental contract;*

(k) to *property damage* to

(1) property owned or occupied by or rented to the *insured*,

(2) property used by the *insured*, or

(3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to *property damage* (other than to *elevators*) arising out of the use of an *elevator* at premises owned by, rented to or controlled by the *named insured;*

(l) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;

(m) to loss of use of tangible property which has not been physically injured or destroyed resulting from

(1) a delay in or lack of performance by or on behalf of the *named insured* of any contract or agreement, or

(*Continued on Page 2*)

Gap Sheet

There is a gap between

~~**PNYC**~~
AID
0000118

and

~~**PNYC**~~
AID
0000118

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE COVERAGE PART

I. Coverage C—Bodily Injury Liability

Coverage D—Property Damage Liability

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as *damages* because of

Coverage C. *bodily injury* or

Coverage D. *property damage*

to which this insurance applies, caused by an *occurrence* and arising out of the ownership, maintenance or use, including loading and unloading, of any *automobile*, and the company shall have the right and duty to defend any suit against the *insured* seeking *damages* on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any contract or agreement;

(b) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(c) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured*, but this exclusion does not apply to any such injury arising out of and in the course of domestic employment by the *insured* unless benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;

(d) to *property damage* to

(1) property owned or being transported by the *insured*, or

(2) property rented to or in the care, custody or control of the *insured*, or as to which the *insured* is for any purpose exercising physical control, other than *property damage* to a residence or private garage by a *private passenger automobile* covered by this insurance;

(e) to *bodily injury* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to expenses for first aid under the Supplementary Payments provision.

II. Persons Insured

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) the *named insured;*

(b) any partner or executive officer thereof, but with respect to a *non-owned automobile* only while such *automobile* is being used in the business of the *named insured;*

(c) any other person while using an *owned automobile* or a *hired automobile* with the permission of the *named insured*, provided his actual operation or (if he is not operating) his other actual use thereof is within the scope of such permission, but with respect to *bodily injury* or *property damage* arising out of the loading or unloading thereof, such other person shall be an *insured* only if he is:

(1) a lessee or borrower of the *automobile*, or

(2) an employee of the *named insured* or of such lessee or borrower.

(d) any other person or organization but only with respect to his or its liability because of acts or omissions of an *insured* under (a), (b) or (c) above.

None of the following is an *insured:*

(i) any person while engaged in the business of his employer with respect to *bodily injury* to any fellow employee of such person injured in the course of his employment;

(ii) the owner or lessee (of whom the *named insured* is a sublessee) of a *hired automobile* or the owner of a *non-owned automobile*, or any agent or employee of any such owner or lessee;

(iii) an executive officer with respect to an *automobile* owned by him or by a member of his household;

(iv) any person or organization, other than the *named insured*, with respect to:

(1) a motor vehicle while used with any *trailer* owned or hired by such person or organization and not covered by like insurance in the company (except a *trailer* designed for use with a *private passenger automobile* and not being used for business purposes with another type motor vehicle), or

(2) a *trailer* while used with any motor vehicle owned or hired by such person or organization and not covered by like insurance in the company;

(v) any person while employed in or otherwise engaged in duties in connection with an *automobile business*, other than an *automobile business* operated by the *named insured*.

This insurance does not apply to *bodily injury* or *property damage* arising out of (1) a *non-owned automobile* used in the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*, or (2) if the *named insured* is a partnership, an *automobile* owned by or registered in the name of a partner thereof.

III. Limits of Liability

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, (3) claims made or suits brought on account of *bodily injury* or *property damage* or (4) *automobiles* to which this policy applies, the company's liability is limited as follows:

Coverage C—The limit of *bodily injury* liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all *damages* because of *bodily injury* sustained by one person as the result of any one *occurrence;* but subject to the above provision respecting "each person", the total liability of the company for all *damages* because of *bodily injury* sustained by two or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the declarations as applicable to "each *occurrence*".

Coverage D—The total liability of the company for all *damages* because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the declarations as applicable to "each *occurrence*".

(Continued on page 2)

Gap Sheet

There is a gap between

~~PNYC~~
AID
0000120

and

~~PNYC~~
AID
0000120

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

THE NAME OF INSURED TO READ:

THE ANACONDA COMPANY AND/OR ITS AFFILIATED, ASSOCIATED AND SUBSIDIARY COMPANIES, AND THEIR SUBSIDIARY COMPANIES, AS NOW CONSTITUTED OR AS MAY HEREINAFTER BE ACQUIRED OR CREATED AND INSPIRATION CONSOLIDATED COPPER COMPANY AND WARRIOR CO-OPERATIVE MERCANTILE COMPANY AND BUTTE COPPER AND ZINC COMPANY, CONTINENTAL WIRE & CABLE CORPORATION AND ANY OTHER SUBSIDIARY OR AFFILIATED COMPANY ORGANIZED OR ACQUIRED BY NAMED INSURED SUBSEQUENT TO THE EFFECTIVE DATE OF THIS POLICY.

AID 000121

SYMBOL NO. 8000(A)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomshell

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ____________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

PRODUCTS ENDORSEMENT - FOREIGN COVERAGE

WITH RESPECT TO THE PRODUCTS HAZARD AS DEFINED IN THE POLICY, SUCH INSURANCE AS IS AFFORDED BY THE POLICY SHALL APPLY WITH RESPECT TO ANY ACCIDENT OCCURRING DURING THE POLICY PERIOD OUTSIDE OF THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS OR CANADA PROVIDED CLAIM IS MADE AND ORIGINAL SUIT IS BROUGHT AGAINST THE INSURED WITHIN THE UNITED STATES OF AMERICA OR THE DOMINION OF CANADA.

AID 000122

SYMBOL NO.
8000(B)

Countersigned By William L. [illegible]

C-17820 New 8-74 PRINTED IN U.S.A.

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #1

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

DETERMINATION OF ADVANCE AND EARNED PREMIUM ENDORSEMENT

A. ADVANCE "S" STANDARD PREMIUM

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976, THE ADVANCE "S" STANDARD PREMIUM FOR POLICY TRL-NSL-123T692-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE ADVANCE "S" STANDARD PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

(A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "S" TO THE ESTIMATED PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "S"	.0537	GENERAL LIABILITY "S"	.0358
AUTO LIABILITY "S"	.0295	AUTO LIABILITY "S"	.0197

(B) THE ADVANCE "S" STANDARD PREMIUM FOR POLICY TR-PRO-123T694-5-75 ISSUED TO ALUMINUM COMPANY OF AMERICA.

B. ADVANCE "E" EXCESS PREMIUM

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976 THE ADVANCE "E" EXCESS PREMIUM FOR POLICY TRL-NSL-123T692-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE ADVANCE "E" EXCESS PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

AID 000123

(CONTINUED ON PAGE #2)

SYMBOL NO. 8000(C

Countersigned By William L. Tomahill

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #2

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "E" TO THE ESTIMATED PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "E"	.0480	GENERAL LIABILITY "E"	.0320
AUTO LIABILITY "E"	.0178	AUTO LIABILITY "E"	.0118

C. EARNED "S" STANDARD PREMIUM

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976, THE EARNED "S" STANDARD PREMIUM FOR POLICY TRL-NSL-123T692-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE EARNED "S" STANDARD PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

   (A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "S" TO THE ACTUAL PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "S"	.0537	GENERAL LIABILITY "S"	.0358
AUTO LIABILITY "S"	.0295	AUTO LIABILITY "S"	.0197

   (B) THE EARNED "S" STANDARD PREMIUM FOR POLICY TR-PRO-123T694-5-75 ISSUED TO ALUMINUM COMPANY OF AMERICA

D. EARNED "E" EXCESS PREMIUM

AID 000124

(CONTINUED ON PAGE #3)

Countersigned By William L. Donahue

Symbol No. 8000(C)

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TXL-[illegible]-123T692-1-75
PAGE #5

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976, THE EARNED "F" EXCESS PREMIUM FOR POLICY TXL-[illegible]-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE EARNED "F" EXCESS PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

   (A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "F" TO THE ACTUAL PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "F"	.0480	GENERAL LIABILITY "F"	.0320
AUTO LIABILITY "F"	.0178	AUTO LIABILITY "F"	.0118

E. IN NO EVENT SHALL SUCH ADVANCE "S" STANDARD PREMIUM, ADVANCE "F" EXCESS PREMIUM, EARNED "S" STANDARD PREMIUM, AND EARNED "F" EXCESS PREMIUM BE LESS THAN ONE DOLLAR FOR EACH SUCH PREMIUM.

F. ENDORSEMENTS WILL BE ISSUED EFFECTIVE JANUARY 1, 1976 AND JANUARY 1, 1977 STATING THE RATES AND PREMIUMS APPLICABLE FOR THE PERIOD JANUARY 1, 1976/77 AND JANUARY 1, 1977/78, RESPECTIVELY.

AID 000125

SYMBOL NO.
8000(C)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. [illegible]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (*Month, Day, Year*) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

THREE YEAR POLICY ENDORSEMENT

THE POLICY PERIOD STATED IN THE DECLARATIONS IS COMPRISED OF THREE CONSECUTIVE ANNUAL PERIODS. COMPUTATION AND ADJUSTMENT OF EARNED PREMIUM SHALL BE MADE AT END OF EACH ANNUAL PERIOD.

AID 000126

SYMBOL NO. 8000(E)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William E. Tomchick

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

THE LIMITS OF LIABILITY AS EXPRESSED IN THE POLICY SHALL IN NO EVENT BE CUMULATIVE WITH THE LIMITS OF LIABILITY EXPRESSED IN CONCURRENT POLICY TR-NSL-123T693-3-75.

AID 000127

SYMBOL NO. 8000(E)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomahee

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

POLLUTION EXCLUSION (BROAD FORM)

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY FOR BODILY INJURY AND PROPERTY DAMAGE DOES NOT APPLY TO POLLUTION OF THE AIR, LAND OR WATER, NOR TO BODILY INJURY OR PROPERTY DAMAGE RESULTING FROM SUCH POLLUTION.

AID 000128

Symbol No. 8000(F)

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By: William L. [signature]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75
PAGE #1

Issued to
Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

PREMIUM COMPUTATION ENDORSEMENT

THE EARNED PREMIUM FOR POLICY TRL-NSL-123T692-1-75 FOR LIMITS OF BODILY INJURY LIABILITY OF $25,000 EACH PERSON, $25,000 EACH OCCURRENCE, AND FOR LIMITS OF PROPERTY DAMAGE LIABILITY OF $25,000 EACH OCCURRENCE, IS TO BE COMPUTED IN ACCORDANCE WITH THE FOLLOWING PROVISIONS:

1. STANDARD OPEN PREMIUM: THE STANDARD OPEN PREMIUM IS THE EARNED PREMIUM COMPUTED BY THE APPLICATION OF RATES DESIGNATED BY THE LETTER "S" IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICY, EXCLUSIVE OF THIS ENDORSEMENT:

   TRL-NSL-123T692-1-75

2. STANDARD CLOSED PREMIUM: THE STANDARD CLOSED PREMIUM IS THE SUM OF:

   (A) THE EARNED PREMIUM COMPUTED IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES, AND THE RENEWALS THEREOF, EXCLUSIVE OF ANY RETROSPECTIVE PREMIUM ENDORSEMENT, RETURN PREMIUM PLAN ENDORSEMENT, OR PREMIUM DISCOUNT ENDORSEMENT MADE A PART OF ANY SUCH POLICY:

   TRKHLUB-111T199-4-75
   TRUB-111T196-4-75
   TDRKUB-111T195-2-75
   TDRKUB-111T197-6-75
   TRKHLUB-111T206-9-75
   TRUB-111T200-8-75

AID 000129

   (B) THE EARNED PREMIUM COMPUTED BY THE APPLICATION OF RATES DESIGNAGED BY THE LETTER "S" IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES, AND THE RENEWALS THEREOF, EXCLUSIVE OF THE APPLICATION OF ANY RETROSPECTIVE PREMIUM ENDORSEMENT, RETURN PREMIUM PLAN ENDORSEMENT OR PREMIUM DISCOUNT ENDORSEMENT MADE A PART OF ANY SUCH POLICY:

Symbol No.
8000(G)

(CONTINUED ON PAGE #2)

Countersigned By William L. [illegible]

C-17820 New 8-74 PRINTED IN U.S.A.

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

THE TRAVELERS INDEMNITY COMPANY

Effective from 01-01-75 (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to THE ANACONDA COMPANY ET AL PER END 8000(A)

Date of Issue: 05-07-75 Additional Premium $ Return Premium $

8S/DH

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

ENDORSEMENT 8000(G), PAGE 2, ITEM 4(A) IS AMENDED TO READ AS FOLLOWS:

(A) ALLOCATED LOSS EXPENSE INCURRED IN CONNECTION WITH INSURANCE PROVIDED UNDER COVERAGE A OF THE WORKMEN'S COMPENSATION POLICIES DESIGNATED IN PARAGRAPH 2(A) FOREGOING, SHALL NOT BE INCLUDED HEREIN; BUT THE PROVISIONS SHALL NOT APPLY WITH RESPECT TO ALLOCATED LOSSES INCURRED IN CONNECTION WITH LOSSES ARISING OUT OF THE INSURED'S OPERATIONS IN THE STATE OF ALASKA.

AID 000130

SYMBOL NO.
8000

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By William E. Tomolee

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-MSL-123T692-1-75 PAGE #2

Issued to ____________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

TRCAC-111T208-2-75
TRCAC-111T209-4-75
TRMSL-123T693-3-75
TRKSPL-121T068-9-74
TRKSPL-123T695-7-75
TRFMC-111T205-7-75
TRSLGC-123T696-9-75
TRCAC-121T209-3-75

3. EARNED CLOSED PREMIUM: THE EARNED CLOSED PREMIUM IS THE SUM OF:

(A) THE EARNED PREMIUM DETERMINED IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES AND THE RENEWALS THEREOF:

TRKEUB-111T199-A-75
TRUB-111T196-4-75
TDRKUB-111T195-2-75
TDRKUB-111T197-6-75
TRKEUB-111T206-9-75
TRUB-111T200-8-75

(B) THE EARNED PREMIUM DETERMINED BY THE APPLICATION OF RATES DESIGNATED BY THE LETTER "S" IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES AND THE RENEWALS THEREOF:

TRCAC-111T208-2-75
TRFMC-111T205-7-75
TRSLGC-123T696-9-75
TRKSPL-123T695-7-75
TRCAC-111T209-4-75
TRMSL-123T693-3-75
TRKSPL-121T068-9-74

AID 000131

4. INCURRED LOSSES: INCURRED LOSSES MEAN THE ACTUAL PAID LOSSES, THE RE-RESERVES AS ESTIMATED BY THE COMPANY FOR UNPAID LOSSES, AND ALLOCATED LOSS EXPENSE UNDER THE POLICIES DESIGNATED IN PARAGRAPHS 1 AND 2 FOREGOING AS OF THE COMPUTATION DATES HEREINAFTER SPECIFIED, PROVIDED THAT:

(A) ALLOCATED LOSS EXPENSE INCURRED IN CONNECTION WITH THE INSURANCE PROVIDED UNDER COVERAGE A OF THE WORKMEN'S COMPENSATION POLICIES DESIGNATED IN PARAGRAPH 2(A) FOREGOING, SHALL NOT BE INCLUDED HEREIN; BUT THE PROVISIONS SHALL NOT APPLY WITH RESPECT TO ALLOCATED LOSSES IN CONNECTION WITH LOSSES ARISING OUT OF THE INSURED'S OPERATIONS IN THE STATE OF ALASKA

(CONTINUED ON PAGE #3)

Symbol No. 8000(G)

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By William L. [signature]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75
PAGE #3

Issued to ______
Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(B) UNDER THE WORKMEN'S COMPENSATION POLICY DESIGNATED IN PARAGRAPH 2(A) FOREGOING, THE LIMIT OF SUCH INCURRED LOSSES TO BE INCLUDED HEREIN BECAUSE OF INJURY TO OR DEATH OF ONE OR MORE PERSONS AND ANY ONE ACCIDENT SHALL BE $25,000. FOR THE PURPOSE OF THIS PARAGRAPH, RESERVES AND PAID LOSSES ARISING OUT OF OCCUPATIONAL DISEASE, INCLUDING DEATH AT ANY TIME RESULTING THEREFROM, SUSTAINED BY ANY ONE PERSON, SHALL BE DEEMED TO ARISE OUT OF A SINGLE ACCIDENT;

(C) UNDER ALL THE LIABILITY POLICIES DESIGNAGED IN PARAGRAPHS 1 AND 2(B) FOREGOING, THE LIMIT OF SUCH INCURRED LOSSES TO BE INCLUDED HEREIN BECAUSE OF ANY ONE OCCURRENCE, SHALL BE $25,000.

5. <u>TAX MULTIPLIER</u>: THE TAX MULTIPLIER IS FACTOR 1.10.

6. <u>EARNED OPEN PREMIUM:</u>

(A) THE EARNED OPEN PREMIUM AS DETERMINED BY THIS ENDORSEMENT SHALL BE THE PREMIUM FOR POLICY TRL-NSL-123T692-1-75 AS APPLICABLE TO THE LIMITS OF LIABILITY STATED IN THE OPENING PARAGRAPH OF THIS ENDORSEMENT, AND SHALL BE AN AMOUNT WHICH WHEN ADDED TO THE EARNED CLOSED PREMIUM, LESS ANY DIVIDEND DECLARATION, WILL PRODUCE THE AMOUNT OBTAINED BY THE APPLICATION OF THE TAX MULTIPLIER TO THE SUM OF:

(1) THE AMOUNT OBTAINED BY THE APPLICATION OF THE PERCENTAGE STATED AS APPLICABLE IN THE "BASIC PREMIUM" COLUMN OF THE "TABLE OF RATING VALUES" MADE A PART THEREOF TO THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS, AND

(11) 113.0% OF THE INCURRED LOSSES.

AID 000132

(B) THE RESULTING EARNED OPEN PREMIUM IS THE PREMIUM FOR POLICY TRL-NSL-123T692-1-75, PROVIDED THAT SUCH PREMIUM SHALL NOT BE LESS THAN THE MINIMUM EARNED OPEN PREMIUM, AS HEREINAFTER DEFINED AND SHALL NOT BE GREATER THAN THE MAXIMUM EARNED OPEN PREMIUM AS HEREINAFTER DEFINED.

(CONTINUED ON PAGE #4)

SYMBOL NO. 8000(G

Countersigned By ______

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #4

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

7. MINIMUM EARNED OPEN PREMIUM:

(A) THE MINIMUM EARNED OPEN PREMIUM SHALL BE AN AMOUNT WHICH WHEN ADDED TO THE EARNED CLOSED PREMIUM (LESS ANY DIVIDEND DECLARED ON POLICIES INCLUDED IN COMPUTATION OF SUCH PREMIUM) WILL PRODUCE A TOTAL AMOUNT EQUAL TO THE AMOUNT OBTAINED BY THE APPLICATION OF THE PERCENTAGE STATED AS APPLICABLE IN THE "MINIMUM PREMIUM" COLUMN OF THE "TABLE OF RATING VALUES" MADE A PART HEREOF TO THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS, SUBJECT TO THE FURTHER PROVISION THAT IN NO EVENT SHALL SUCH EARNED OPEN PREMIUM BE LESS THAN 1% OF THE STANDARD OPEN PREMIUM.

(B) IN THE EVENT OF CANCELLATION BY THE INSURED OF POLICY TRL-NSL-123T692-1-75 PRIOR TO (EXPIRATION DATE OF POLICY), THE MINIMUM EARNED OPEN PREMIUM SHALL BE THE SUM OF:

(1) THE STANDARD OPEN PREMIUM AS APPLICABLE TO ANY COMPLETED ANNUAL PERIOD OR PERIODS, AND

(11) THE SHORT RATE PORTION OF THE STANDARD OPEN PREMIUM AS APPLICABLE ON THE INCEPTION DATE OF THE LAST ANNUAL PERIOD DURING WHICH THE INSURANCE WAS IN FORCE TO THE DATE OF CANCELLATION.

8. MAXIMUM EARNED OPEN PREMIUM:

(A) THE MAXIMUM EARNED OPEN PREMIUM SHALL NOT BE MORE THAN AN AMOUNT WHICH WHEN ADDED TO THE EARNED CLOSED PREMIUM (LESS ANY DIVIDEND DECLARED ON POLICIES INCLUDED IN COMPUTATION OF SUCH PREMIUM) WILL PRODUCE A TOTAL AMOUNT EQUAL TO THE AMOUNT OBTAINED BY THE APPLICATION OF THE PERCENTAGE STATED AS APPLICABLE IN THE "MAXIMUM PREMIUM" COLUMN OF THE "TABLE OF RATING VALUES" MADE A PART THEREOF TO THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS.

(CONTINUED ON PAGE #5)

AID 000133

SYMBOL NO. 8000(G)

Countersigned By William E. Tomafeel

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ________________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #5

Issued to ________________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(B) IN THE EVENT OF CANCELLATION OF POLICY TRL-NSL-123T692-1-75 BY THE INSURED, OR IN THE EVENT OF CANCELLATION BY THE COMPANY FOR NONPAYMENT OF PREMIUM, FOR THE PURPOSE OF COMPUTATION OF THE MAXIMUM EARNED OPEN PREMIUM, THE STANDARD OPEN PREMIUM SHALL BE COMPUTED AS THE SUM OF THE AUDITED STANDARD OPEN PREMIUM FROM THE BEGINNING OF THE THREE-YEAR PERIOD TO THE DATE OF CANCELLATION AND THE ESTIMATED STANDARD OPEN PREMIUM FOR THE BALANCE OF THE THREE-YEAR PERIOD.

9. COMPUTATIONS:

(A) THE COMPANY SHALL MAKE AN INTERIM COMPUTATION OF THE EARNED OPEN PREMIUM APPLICABLE FOR THE FIRST ANNUAL PERIOD BASED UPON THE STANDARD OPEN AND EARNED CLOSED PREMIUMS APPLICABLE FOR THE FIRST ANNUAL PERIOD AND THE INCURRED LOSSES FOR SUCH PERIOD, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF SUCH PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER.

(B) A SUBSEQUENT INTERIM COMPUTATION OF THE EARNED OPEN PREMIUM SHALL BE MADE 12 MONTHS THEREAFTER BASED UPON THE STANDARD OPEN PREMIUM AND THE EARNED CLOSED PREMIUM FOR THE FIRST TWO ANNUAL PERIODS AND UPON THE INCURRED LOSSES FOR SUCH ANNUAL PERIODS, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF THE SECOND ANNUAL PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER.

(C) UPON COMPLETION OF THE THIRD ANNUAL PERIOD, THE COMPANY SHALL MAKE A COMPUTATION OF THE EARNED OPEN PREMIUM BASED UPON THE STANDARD OPEN PREMIUM AND THE EARNED CLOSED PREMIUM FOR THE THREE-YEAR PERIOD AND UPON THE INCURRED LOSSES FOR SUCH PERIOD, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF THE THIRD ANNUAL PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER.

(CONTINUED ON PAGE #6) AID 000134

Symbol No. 8000(G)

Countersigned By: William E. [signature]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month. Day. Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #6

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(D) THE PREMIUM SO COMPUTED FOR THE THREE-YEAR PERIOD SHALL BE THE FINAL EARNED OPEN PREMIUM IF ALL CLAIMS HAVE BEEN CLOSED OR IF IT IS APPARENT THAT THE EARNED OPEN PREMIUM WILL EXCEED THE MAXIMUM EARNED OPEN PREMIUM. UNLESS SUCH COMPUTATION IS A FINAL COMPUTATION, FURTHER COMPUTATIONS OF THE EARNED OPEN PREMIUM SHALL BE MADE BY THE COMPANY IF FURTHER ADJUSTMENTS ARE REQUESTED EITHER BY THE COMPANY OR BY THE INSURED UPON NOTIFYING THE OTHER PARTY WITHIN 60 DAYS OF THE PROMULGATION OF THE RESULTS OF SUCH COMPUTATION, WITH THE FURTHER PROVISION THAT IN THE MAKING OF SUCH FURTHER COMPUTATIONS THE INCURRED LOSSES SHALL BE VALUED AS OF THE DATE 12 MONTHS AFTER THE DATE USED IN VALUATION OF THE INCURRED LOSSES FOR THE PRECEDING COMPUTATION OF THE EARNED OPEN PREMIUM.

(E) IF, DURING THE THREE-YEAR PERIOD, THE COMPANY CEASES TO BE THE INSURER OF THIS INSURED, THE COMPANY SHALL MAKE A COMPUTATION OF THE EARNED OPEN PREMIUM BASED UPON THE STANDARD OPEN PREMIUM AND THE EARNED CLOSED PREMIUM FOR THE PERIOD TO THE DATE THE COMPANY CEASES TO BE THE INSURER AND ON THE INCURRED LOSSES FOR SUCH PERIOD, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF SUCH PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER. THE PREMIUM SO COMPUTED FOR THE PERIOD SHALL BE THE FINAL EARNED OPEN PREMIUM IF ALL CLAIMS HAVE BEEN CLOSED OR IF IT IS APPARENT THAT THE EARNED OPEN PREMIUM WILL EXCEED THE MAXIMUM EARNED OPEN PREMIUM. UNLESS SUCH COMPUTATION IS A FINAL COMPUTATION, FURTHER COMPUTATIONS OF THE EARNED OPEN PREMIUM SHALL BE MADE BY THE COMPANY IF FURTHER ADJUSTMENTS ARE REQUESTED EITHER BY THE COMPANY OR BY THE INSURED UPON NOTIFYING THE OTHER PARTY WITHIN 60 DAYS OF THE PROMULGATION OF THE RESULTS OF SUCH COMPUTATION, WITH THE FURTHER PROVISION THAT IN THE MAKING OF SUCH FURTHER COMPUTATIONS THE INCURRED LOSSES SHALL BE VALUED AS OF THE DATE 12 MONTHS AFTER THE DATE USED IN VALUATION OF THE INCURRED LOSSES FOR THE PRECEDING COMPUTATION OF THE EARNED OPEN PREMIUM.

(CONTINUED ON PAGE #7)

AID 000135

William L. [signature]

SYMBOL NO. 8000(G)

Countersigned By ______

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

PAGE #7

Issued to ____________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

10. FINAL PREMIUM:

THE FINAL PREMIUM FOR POLICY TRL-NSL-123T692-1-75 SHALL BE THE SUM OF:

(A) THE EARNED OPEN PREMIUM AS DETERMINED IN ACCORDANCE WITH THE PROVISIONS OF DIVISION 9. OF THIS ENDORSEMENT, AND

(B) THE EARNED "E" PREMIUM COMPUTED IN ACCORDANCE WITH THE PROVISIONS OF POLICY TRL-NSL-123T692-1-75 SUCH COMPUTATION TO BE MADE IN ACCORDANCE WITH THE TERMS OF THE POLICY EXCLUSIVE OF THIS ENDORSEMENT.

11. PAYMENT OF PREMIUM:

(A) THE STANDARD OPEN PREMIUM SHALL BE PAYABLE IN ACCORDANCE WITH THE PROVISIONS OF POLICY TRL-NSL-123T692-1-75 RELATING TO THE PAYMENT OF PREMIUM.

(B) ADJUSTMENTS OF THE EARNED OPEN PREMIUM SHALL BE MADE IMMEDIATELY FOLLOWING EACH COMPUTATION (INCLUDING INTERIM COMPUTATIONS OF THE EARNED OPEN PREMIUM) ON THE BASIS OF THE DIFFERENCE BETWEEN THE EARNED OPEN PREMIUM THEN COMPUTED, SUBJECT TO THE MINIMUM AND MAXIMUM AMOUNTS HEREIN SPECIFIED, AND THE AMOUNT OF PREMIUM PREVIOUSLY PAID TO AND RETAINED BY THE COMPANY UNDER POLICY TRL-NSL-123T692-1-75, EXCLUDING FROM THESE COMPUTATIONS ANY PREMIUM PAID BY THE INSURED TO THE COMPANY BY REASON OF THE APPLICATION OF RATES DESIGNATED BY THE LETTER "E" IN SUCH POLICY.

12. CANCELLATION

AID 000136

CANCELLATION OR TERMINATION OF THE POLICY PRIOR TO (EXPIRATION DATE 3 YEARS), OF WHICH THIS ENDORSEMENT FORMS A PART SHALL NOT BE DEEMED TO AFFECT SUCH ADJUSTMENTS OF PREMIUMS WHICH ARE PROVIDED FOR IN THIS ENDORSEMENT AND WHICH TAKE PLACE SUBSEQUENT TO THE DATE OF SUCH CANCELLATION OR TERMINATION.

SYMBOL NO.

8000G

(CONTINUED ON PAGE #8)

Countersigned By William L. Donahue

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ________________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75
PAGE #8

Issued to ________________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

TABLE OF RATING VALUES

IF THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS FOR THE POLICIES DESIGNATED IN DIVISIONS 1 AND 2 OF THIS ENDORSEMENT LIES BETWEEN ANY TWO OF THE FIGURES IN THE "TOTAL STANDARD PREMIUM " COLUMN, THE PERCENTAGES APPLICABLE SHALL BE OBTAINED BY LINEAR INTERPOLATION TO THE NEAREST ONE-TENTH OF 1%.

TOTAL STANDARD PREMIUM	BASIC PREMIUM	PERCENTAGES OF STANDARD PREMIUM MINIMUM PREMIUM	PERCENTAGES OF STANDARD PREMIUM MAXIMUM PREMIUM
$ 2,311,620 OR LESS	19.93%	BASIC X TAX MULTIPLIER	130.0%
$ 4,623,237	19.31%	BASIC X TAX MULTIPLIER	120.0%
$ 6,934,857 OR MORE	19.10%	BASIC X TAX MULTIPLIER	119.5%

AID 000137

SYMBOL NO.
8000(u)

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By ________________

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

SUCH INSURANCE AS IS AFFORDED BY THE POLICY UNDER THE PROPERTY DAMAGE LIABILITY COVERAGE THEREOF SHALL ALSO APPLY TO LIABILITY IMPOSED UPON THE INSURED BY ANY FOREST FIRE PREVENTION ACT OR BY ANY SIMILAR ACT FOR THE COST OF CONTROLLING OR EXTINGUISHING FIRES, WHETHER OR NOT SUCH FIRES OCCUR ON PREMISES OWNED BY OCCUPIED BY, RENTED TO, OR IN THE CARE, CUSTODY AND CONTROL OF THE INSURED, SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS.

(1) THE LIMITS OF LIABILITY AS STATED BELOW AS APPLICABLE TO "EACH ACCIDENT" IS THE TOTAL LIMIT OF THE COMPANY'S LIABILITY UNDER COVERAGE B FOR ALL DAMAGES ARISING OUT OF DAMAGE TO OR DESTRUCTION OF ALL PROPERTY OF ONE OR MORE PERSONS OR ORGANIZATIONS, INCLUDING THE LOSS OF USE THEREOF AS THE RESULT OF ANY ONE ACCIDENT.

(2) LIMITS OF LIABILITY $500,000 EACH OCCURRENCE.

AID 000138

SYMBOL NO.
3000(H)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomshell

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from 01-01-76 (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to The Anaconda Company etal per End 8000(A)

Date of Issue: 6-24-76 CD/DP Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

For the first anniversary 01-01-76 to 01-01-77.

Prem to be coll under TPB #01947.

AID 000139

SYMBOL NO. 8000

C-17820 REV. 8-75 PRINTED IN U.S.A.

Countersigned By William E Tomolis

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from 01-01-76 (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T698-1-75

page 2

Issued to The Anaconda Company etal per End 8000(A)

Date of Issue: 6-24-76 CD/DP Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

If the sum of the standard closed and standard open premiums for the policies designated in divisions 1 and 2 of this endorsement lies between any two of the figures in the "Total Standard Premium" column, the percentages applicable shall be obtained by linear interpolation to the nearest one-tenth of 1%.

Total Standard Premium	Basic Premium	Percentages of Standard Premium Minimum Premium	Maximum Premium
$4,466,732	15.69%	Basic x Tax Multiplier	130.0%
8,933,463	15.21%	" " " "	120.0%
11,166,830	15.04%	" " " "	119.5%

AID 000140

Symbol No.
8000

C-17820 REV. 8-75 PRINTED IN U.S.A.

Countersigned By William L Tondee

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from 01-01-76 (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to The Anaconda Company etal per End 8000(A)

Date of Issue: 6-24-76 CD/DP Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

It is agreed that endorsement 8000(C), Determination of Advance and Earned Premium Endorsement, is amended as follows:

For the period January 1,1976 to January 1,1977 the advanced and earned "S" standard premium rates are to read:

Bodily Injury Liability	Property Damage Liability
General Liability "S" .0864	General Liability "S" .0576
Auto Liability "S" .0464	Auto Liability "S" .0309

For the period January 1,1976 to January1,1977, the advanced and earned "E" excess premium rates are to read:

Bodily Injury Liability	Property Damage Liability
General Liability "E" .0356	General Liability "E" .0235
Auto Liability "E" .0129	Auto Liability "E" .0089

AID 000141

Symbol No.
8000

C-17820 REV. 8-75 PRINTED IN U.S.A.

Countersigned By William L Tomalis

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from 01-01-76 (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to The Anaconda Company etal per End 8000(A)

Date of Issue: 6-24-76 CD/DP Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

Effective 01-01-76 the premium computation endorsement 8000(G) is hereby amended as follows:

"The earned premium for the policy TRL-NSL-123T692-1-75 for the period 01-01-76 to 01-01-78 for limits of bodily injury liability of $50,000 each person $50,000 each occurrence, and for limits of property damage liability of $50,000 each occurrence, is to be computed in accordance with the following provisions:"

Endorsement 8000(G) is further amended as follows:

Item 4(B) & (C), page 3 is amended to read:

"(B) Under the workmen's compensation policy designated in paragraph 2(A) foregoing, the limit of such incurred losses to be included herein because of injury to or death of one or more persons and any one accident shall be $50,000. For the purpose of this paragraph, reserves and paid losses arising out of occupational disease, including death at any time resulting therefrom, sustained by any one person, shall be deemed to arise out of a single accident;

(C) Under all the liability policies designated in paragraphs 1 and 2(B) foregoing, the limit of such incurred losses to be included herein because of any one occurrence, shall be $50,000."

Endorsement 8000(G) is further amended as follows:

For the period January 1, 1976 to January 1,1978

<u>Table of Rating Values</u> to read:

(Cont'd on page 2) AID 000142

Symbol No. 8000

Countersigned By William L. [signature]

but "*named insured's products*" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"**occurrence**" means an accident, including continuous or repeated exposure to conditions, which results in *bodily injury* or *property damage* neither expected nor intended from the standpoint of the *insured;*

"**policy territory**" means:

(1) the United States of America, its territories or possessions, or Canada, or

(2) international waters or air space, provided the *bodily injury* or *property damage* does not occur in the course of travel or transportation to or from any other country, state or nation, or

(3) anywhere in the world with respect to damages because of *bodily injury* or *property damage* arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"**products hazard**" includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs away from premises owned by or rented to the *named insured* and after physical possession of such products has been relinquished to others;

"**property damage**" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an *occurrence* during the policy period.

Supplementary Payments

The company will pay, in addition to the applicable limit of liability:

(a) all expenses incurred by the company, all costs taxed against the *insured* in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;

(b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the *insured* because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed $250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;

(c) expenses incurred by the *insured* for first aid to others at the time of an accident, for *bodily injury* to which this policy applies;

(d) reasonable expenses incurred by the *insured* at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed $25 per day.

Nuclear Energy Liability Exclusion (Broad Form)

I. The policy does not apply:

A. Under any Liability Coverage, to *bodily injury* or *property damage*

(1) with respect to which an *insured* under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the *insured* is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to *bodily injury* resulting from the *hazardous properties* of *nuclear material* and arising out of the operation of a *nuclear facility* by any person or organization.

C. Under any Liability Coverage, to *bodily injury* or *property damage* resulting from the *hazardous properties* of *nuclear material,* if

(1) the *nuclear material* (a) is at any *nuclear facility* owned by, or operated by or on behalf of, an *insured* or (b) has been discharged or dispersed therefrom;

(2) the *nuclear material* is contained in *spent fuel* or *waste* at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an *insured;* or

(3) the *bodily injury* or *property damage* arises out of the furnishing by an *insured* of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any *nuclear facility,* but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to *property damage* to such *nuclear facility* and any property thereat.

II. As used in this exclusion:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means *source material, special nuclear material* or *byproduct material;*

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a *nuclear reactor;*

"**waste**" means any waste material (1) containing *byproduct material* and (2) resulting from the operation by any person or organization of any *nuclear facility* included within the definition of *nuclear facility* under paragraph (a) or (b) thereof;

"**nuclear facility**" means

(a) any *nuclear reactor,*

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing *spent fuel,* or (3) handling, processing or packaging *waste,*

(c) any equipment or device used for the processing, fabricating or alloying of *special nuclear material* if at any time the total amount of such material in the custody of the *insured* at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of *waste,*

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

III. This exclusion modifies the provisions of the policy relating to all Automobile Liability, General Liability and Medical Payments Insurance other than Comprehensive Personal and Farmer's Comprehensive Personal Insurance.

Conditions

1. **Premium.** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

   Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the *named insured*, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the *named insured* the unearned portion paid by the *named insured*.

   The *named insured* shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

2. **Inspection and Audit.** The company shall be permitted but not obligated to inspect the *named insured's* property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the *named insured* or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

   The company may examine and audit the *named insured's* books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

3. **Financial Responsibility Laws.** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for *bodily injury* liability or for *property damage* liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The *insured* agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

4. **Insured's Duties in the Event of Occurrence, Claim or Suit.**
   (a) In the event of an *occurrence*, written notice containing particulars sufficient to identify the *insured* and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the *insured* to the company or any of its authorized agents as soon as practicable.
   (b) If claim is made or suit is brought against the *insured*, the *insured* shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
   (c) The *insured* shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the *insured* because of injury or damage with respect to which insurance is afforded under this policy; and the *insured* shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The *insured* shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

5. **Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the *insured's* obligation to pay shall have been finally determined either by judgment against the *insured* after actual trial or by written agreement of the *insured*, the claimant and the company.

   Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the *insured* to determine the *insured's* liability, nor shall the company be impleaded by the *insured* or his legal representative. Bankruptcy or insolvency of the *insured* or of the *insured's* estate shall not relieve the company of any of its obligations hereunder.

6. **Other Insurance.** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the *insured* has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

   When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:
   (a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.
   (b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

7. **Subrogation.** In the event of any payment under this policy, the company shall be subrogated to all the *insured's* rights of recovery therefor against any person or organization and the *insured* shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The *insured* shall do nothing after loss to prejudice such rights.

8. **Changes.** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

9. **Assignment.** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the *named insured* shall die, such insurance as is afforded by this policy shall apply (1) to the *named insured's* legal representative, as the *named insured*, but only while acting within the scope of his duties as such, and (2) with respect to the property of the *named insured*, to the person having proper temporary custody thereof, as *insured*, but only until the appointment and qualification of the legal representative.

10. **Three Year Policy.** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

11. **Cancellation.** This policy may be canceled by the *named insured* by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the *named insured* at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the *named insured* or by the company shall be equivalent to mailing.

    If the *named insured* cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective but payment or tender of unearned premium is not a condition of cancellation.

12. **Declarations.** By acceptance of this policy, the *named insured* agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

(continued on Page 3)

New York Special Provision—If a Comprehensive Automobile Liability Insurance, Garage Insurance or Automobile Medical Payments Insurance Coverage Part forming a part of this policy insures premises located or *automobiles* principally garaged in New York, the Nuclear Energy Liability Exclusion (Broad Form) does not apply to such premises or *automobiles*.

Puerto Rico Special Provision—It is agreed that the Action Against Company Condition applicable to any liability coverage afforded by the policy with respect to *occurrences* which take place in Puerto Rico is amended to read:

No action shall lie against the company unless as a condition precedent thereto, the *insured* shall have fully complied with all the terms of this policy.

South Carolina Special Provision—If a Comprehensive General Liability, Manufacturers' and Contractors' Liability, Owners', Landlords' and Tenants' Liability, Druggists' Liability, Storekeeper's, Completed Operations and Products Liability, Contractual Liability, Premises Medical Payments or Garage Insurance Coverage Part forming a part of this policy insures premises located in South Carolina, it is agreed that with respect to such insurance that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

Texas Special Provision—With respect to such insurance as may be afforded by this policy by The Charter Oak Fire Insurance Company for premises located or *automobiles* principally garaged in Texas, it is agreed as follows:

Dividend Provision—Participating Companies. The *named insured* shall be entitled to participate in a distribution of the surplus of the company, as determined by its Board of Directors from time to time, after approval in accordance with the provisions of the Texas Insurance Code of 1951, as amended.

Vermont Special Provisions—

1. If this policy affords a Liability Coverage with respect to a premises located or an *automobile* principally garaged in Vermont, it is agreed that the policy is amended in the following particulars with respect to such Coverage:

   The Policy is issued and delivered subject to the Laws of Vermont and particularly to Section 9242, Chapter 391 "The Vermont Statutes, Revision of 1947," including the following statutory requirements forming a part of such Laws:

   The company shall pay and satisfy any judgment that may be recovered against the *insured* upon any claim covered by this Policy to the extent and within the limits of liability assumed thereby, and shall protect the *insured* against the levy of any execution issued upon any such judicial judgment or claim against the *insured*. No limitation of liability in this Policy shall be valid if, after a judgment has been rendered against the *insured* in respect to his legal liability for damages in a particular instance, the company continues the litigation by an appeal or otherwise, unless the *insured* shall stipulate with the company, agreeing to continue such litigation.

   No action shall lie against the company to recover for any loss under this Policy, unless brought within one year after the amount of such loss is made certain either by judgment against the *insured* after final determination of the litigation or by agreement between the parties with the written consent of the company.

   The insolvency or bankruptcy of the *insured* shall not release the company from the payment of damages for injury sustained or loss occasioned during the life of the Policy, and in case of such insolvency or bankruptcy an action may be maintained by the injured person or claimant against the company under the terms of the Policy for the amount of any judgment obtained against the *insured* not exceeding the limits of the Policy.

   Payment of any judicial judgment or claim by the *insured* for any of the company's liability hereunder shall not bar the *insured* from any action or right of action against the company. In case of payment of loss or expense under this Policy, the company shall be subrogated to all rights of the *insured* against any party, as respects such loss or expense, to the amount of such payment, and the *insured* shall execute all papers required and shall cooperate with the company to secure to the company such rights.

2. If a Comprehensive General Liability, Manufacturers' and Contractors' Liability, Owners' and Contractors' Protective Liability, Owners', Landlords' and Tenants' Liability, Premises Medical Payments or Storekeeper's Coverage Part forming a part of this policy insures premises located or operations conducted in Vermont, the exclusion relating to the operation or use of any snowmobile or trailer designed for use therewith applies only if the *bodily injury* or *property damage* occurs away from premises owned by, rented to or controlled by the *named insured*.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Hartford, Connecticut, and countersigned on the declarations page by a duly authorized agent of the company.

[signature]
Secretary

M. H. Beach
President

The insurer for this Policy is that member of The Travelers Insurance Companies designated by an 'X' below:

- ☐ THE TRAVELERS INDEMNITY COMPANY
- ☐ THE CHARTER OAK FIRE INSURANCE COMPANY
- ☐ THE TRAVELERS INDEMNITY COMPANY OF AMERICA
- ☐ THE TRAVELERS INDEMNITY COMPANY OF ILLINOIS
- ☐ THE TRAVELERS INDEMNITY COMPANY OF RHODE ISLAND

THE TRAVELERS INSURANCE COMPANIES

(Each A Stock Insurance Company)

HARTFORD • CONNECTICUT

[illegible] ←POLICY NUMBER

DECLARATIONS

COMPREHENSIVE AUTOMOBILE—GENERAL LIABILITY POLICY

Item 1. *Named Insured* [illegible]

Address
(No., street, town, county, state, zip code)
[illegible] BROADWAY
NEW YORK NY [illegible]

Item 2. Policy Period: From 01-01-75 to [illegible]-01-76 12:01 A.M.†

Item 3.

Parts	Coverages		Limits of Liability: each person	each occurrence	aggregate	Advance Premium
[illegible]	Comprehensive General	Bodily Injury Liability	═══	1000 M	1000 M	$ PREM
		Property Damage Liability	═══	500 M	500 M	$
[illegible]	Comprehensive Automobile	Bodily Injury Liability	1000 M	1000 M	═══	$ TO
		Property Damage Liability	═══	500 M	═══	$
	Contractual Liability	Bodily Injury Liability	═══	M	═══	$
		Property Damage Liability	═══	M	M	$ BE
	Premises Medical Payments		$ each person			
			$ M each accident			$
	Automobile Medical Payments		$ each person			$ COLL
	Uninsured Motorists (Damages for Bodily Injury)		$ M each person			
			$ M each accident			$
	Automobile Physical Damage	Comprehensive	$			$
		Collision	ACV Less $ Deductible			$ UNDER
		Fire, Lightning or Transportation	$			$
		Theft				$
		Combined Additional				$ [illegible]
						$
						$
	Symbol numbers of Schedules, Endorsements, and additional Coverage Parts forming a part of this policy on its effective date.		5000(A-H)			$ [illegible] Total Advance Premium

The insurance afforded is only with respect to such of the Coverage Parts as are indicated by Symbol Number and the Coverages therein as are indicated by specific premium charge. The limit of the company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto. In any Limits of Liability space the letter "M" means "Thousands of Dollars" and the letters "ACV" mean "Actual Cash Value".

Item 4. (a) The *named insured* is: individual ☐; partnership ☐; corporation ☒; joint venture ☐; other:
(b) Audit Period: Annual, unless otherwise stated: semi-annual ☐; quarterly ☐; monthly ☐

Item 5. During the past three years no insurer has canceled insurance, issued to the *named insured*, similar to that afforded hereunder, unless otherwise statec herein:

General Liability Coverage Parts—The declarations are completed on an accompanying schedule designated "General Liability Hazards".
Automobile Liability Coverage Parts—The declarations are completed on an accompanying schedule designated "Automobile Liability Hazards".

†Standard time at the address of the *named insured* as stated herein.

Countersigned by William E. [illegible]

AID 000146

Keep this declarations page in your "Policy Jacket—Edition January 1, 1973", Form C-16216. These declarations and all Coverage Parts, Schedules and Endorsements issued to form a part hereof, together with your Policy Jacket, form your complete insurance policy.

C-16243 Edition January 1, 1973 PRINTED IN U.S.A.

DUPLICATE

COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART

I. Coverage A—Bodily Injury Liability

Coverage B—Property Damage Liability

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as damages because of

Coverage A. *bodily injury* or

Coverage B. *property damage*

to which this insurance applies, caused by an *occurrence*, and the company shall have the right and duty to defend any suit against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any contract or agreement except an *incidental contract;* but this exclusion does not apply to a warranty of fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;

(b) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of

(1) any *automobile* or aircraft owned or operated by or rented or loaned to any *insured*, or

(2) any other *automobile* or aircraft operated by any person in the course of his employment by any *insured;*

but this exclusion does not apply to the parking of an *automobile* on premises owned by, rented to or controlled by the *named insured* or the ways immediately adjoining, if such *automobile* is not owned by or rented or loaned to any *insured;*

(c) to *bodily injury* or *property damage* arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any *mobile equipment* while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;

(d) to *bodily injury* or *property damage* arising out of and in the course of the transportation of *mobile equipment* by an *automobile* owned or operated by or rented or loaned to any *insured;*

(e) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of

(1) any watercraft owned or operated by or rented or loaned to any *insured*, or

(2) any other watercraft operated by any person in the course of his employment by any *insured;*

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the *named insured;*

(f) (1) to *bodily injury* or *property damage* arising out of any emission, discharge, seepage, release or escape of any liquid, solid, gaseous or thermal waste or pollutant

(i) if such emission, discharge, seepage, release or escape is either expected or intended from the standpoint of any *insured* or any person or organization for whose acts or omissions any *insured* is liable, or

(ii) resulting from or contributed to by any condition in violation of or non-compliance with any governmental rule, regulation or law applicable thereto;

but this exclusion (f) (1) does not apply to *property damage* arising out of any emission, discharge, seepage, release or escape of petroleum or petroleum derivatives into any body of water;

(2) to *property damage* arising out of any emission, discharge, seepage, release or escape of petroleum or petroleum derivatives into any body of water, but this exclusion (f)(2) does not apply to *property damage* resulting from fire or explosion arising out of any emission, discharge, seepage, release or escape which neither

(i) is expected or intended from the standpoint of any *insured* or any person or organization for whose acts or omissions any *insured* is liable, nor

(ii) results from or is contributed to by any condition in violation of or non-compliance with any governmental rule, regulation or law applicable thereto.

(g) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to

(1) liability assumed by the *insured* under an *incidental contract*, or

(2) expenses for first aid under the Supplementary Payments provision;

(h) to *bodily injury* or *property damage* for which the *insured* or his indemnitee may be held liable

(1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or

(2) if not so engaged, as an owner or lessor of premises used for such purposes,

if such liability is imposed

(i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or

(ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

but part (ii) of this exclusion does not apply with respect to liability of the *insured* or his indemnitee as an owner or lessor described in (2) above;

(i) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(j) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured* or to any obligation of the *insured* to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the *insured* under an *incidental contract;*

(k) to *property damage* to

(1) property owned or occupied by or rented to the *insured*,

(2) property used by the *insured*, or

(3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to *property damage* (other than to *elevators*) arising out of the use of an *elevator* at premises owned by, rented to or controlled by the *named insured;*

(l) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;

(m) to loss of use of tangible property which has not been physically injured or destroyed resulting from

(1) a delay in or lack of performance by or on behalf of the *named insured* of any contract or agreement, or

(*Continued on Page 2*)

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE COVERAGE PART

I. Coverage C—Bodily Injury Liability

Coverage D—Property Damage Liability

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as *damages* because of

Coverage C. *bodily injury* or

Coverage D. *property damage*

to which this insurance applies, caused by an *occurrence* and arising out of the ownership, maintenance or use, including loading and unloading, of any *automobile*, and the company shall have the right and duty to defend any suit against the *insured* seeking *damages* on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

(a) to liability assumed by the *insured* under any contract or agreement;

(b) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(c) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured*, but this exclusion does not apply to any such injury arising out of and in the course of domestic employment by the *insured* unless benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;

(d) to *property damage* to

(1) property owned or being transported by the *insured*, or

(2) property rented to or in the care, custody or control of the *insured*, or as to which the *insured* is for any purpose exercising physical control, other than *property damage* to a residence or private garage by a *private passenger automobile* covered by this insurance;

(e) to *bodily injury* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to expenses for first aid under the Supplementary Payments provision.

II. Persons Insured

Each of the following is an *insured* under this insurance to the extent set forth below:

(a) the *named insured;*

(b) any partner or executive officer thereof, but with respect to a *non-owned automobile* only while such *automobile* is being used in the business of the *named insured;*

(c) any other person while using an *owned automobile* or a *hired automobile* with the permission of the *named insured*, provided his actual operation or (if he is not operating) his other actual use thereof is within the scope of such permission, but with respect to *bodily injury* or *property damage* arising out of the loading or unloading thereof, such other person shall be an *insured* only if he is:

(1) a lessee or borrower of the *automobile*, or

(2) an employee of the *named insured* or of such lessee or borrower;

(d) any other person or organization but only with respect to his or its liability because of acts or omissions of an *insured* under (a), (b) or (c) above.

None of the following is an *insured:*

(i) any person while engaged in the business of his employer with respect to *bodily injury* to any fellow employee of such person injured in the course of his employment;

(ii) the owner or lessee (of whom the *named insured* is a sublessee) of a *hired automobile* or the owner of a *non-owned automobile*, or any agent or employee of any such owner or lessee;

(iii) an executive officer with respect to an *automobile* owned by him or by a member of his household;

(iv) any person or organization, other than the *named insured*, with respect to:

(1) a motor vehicle while used with any *trailer* owned or hired by such person or organization and not covered by like insurance in the company (except a *trailer* designed for use with a *private passenger automobile* and not being used for business purposes with another type motor vehicle), or

(2) a *trailer* while used with any motor vehicle owned or hired by such person or organization and not covered by like insurance in the company;

(v) any person while employed in or otherwise engaged in duties in connection with an *automobile business*, other than an *automobile business* operated by the *named insured*.

This insurance does not apply to *bodily injury* or *property damage* arising out of (1) a *non-owned automobile* used in the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*, or (2) if the *named insured* is a partnership, an *automobile* owned by or registered in the name of a partner thereof.

III. Limits of Liability

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, (3) claims made or suits brought on account of *bodily injury* or *property damage* or (4) *automobiles* to which this policy applies, the company's liability is limited as follows:

Coverage C—The limit of *bodily injury* liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all *damages* because of *bodily injury* sustained by one person as the result of any one *occurrence;* but subject to the above provision respecting "each person", the total liability of the company for all *damages* because of *bodily injury* sustained by two or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the declarations as applicable to "each *occurrence*".

Coverage D—The total liability of the company for all *damages* because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the declarations as applicable to "each *occurrence*".

(*Continued on page 2*)

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ____________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

THE NAME OF INSURED TO READ:

THE ANACONDA COMPANY AND/OR ITS AFFILIATED, ASSOCIATED AND SUBSIDIARY COMPANIES, AND THEIR SUBSIDIARY COMPANIES, AS NOW CONSTITUTED OR AS MAY HEREINAFTER BE ACQUIRED OR CREATED AND INSPIRATION CONSOLIDATED COPPER COMPANY AND WARRIOR CO-OPERATIVE MERCANTILE COMPANY AND BUTTE COPPER AND ZINC COMPANY, CONTINENTAL WIRE & CABLE CORPORATION AND ANY OTHER SUBSIDIARY OR AFFILIATED COMPANY ORGANIZED OR ACQUIRED BY NAMED INSURED SUBSEQUENT TO THE EFFECTIVE DATE OF THIS POLICY.

AID 000150-A

Symbol No. 8000(A)

William E. Donahue

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By ____________

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

PRODUCTS ENDORSEMENT - FOREIGN COVERAGE

WITH RESPECT TO THE PRODUCTS HAZARD AS DEFINED IN THE POLICY, SUCH INSURANCE AS IS AFFORDED BY THE POLICY SHALL APPLY WITH RESPECT TO ANY ACCIDENT OCCURRING DURING THE POLICY PERIOD OUTSIDE OF THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS OR CANADA PROVIDED CLAIM IS MADE AND ORIGINAL SUIT IS BROUGHT AGAINST THE INSURED WITHIN THE UNITED STATES OF AMERICA OR THE DOMINION OF CANADA.

AID 000151

Symbol No. 3000(B)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William E. [illegible]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #1

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

DETERMINATION OF ADVANCE AND EARNED PREMIUM ENDORSEMENT

A. ADVANCE "S" STANDARD PREMIUM

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976, THE ADVANCE "S" STANDARD PREMIUM FOR POLICY TRL-NSL-123T692-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE ADVANCE "S" STANDARD PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

(A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "S" TO THE ESTIMATED PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "S"	.0537	GENERAL LIABILITY "S"	.0358
AUTO LIABILITY "S"	.0295	AUTO LIABILITY "S"	.0197

(B) THE ADVANCE "S" STANDARD PREMIUM FOR POLICY TR-PRO-123T694-5-75 ISSUED TO ALUMINUM COMPANY OF AMERICA.

B. ADVANCE "E" EXCESS PREMIUM

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976 THE ADVANCE "E" EXCESS PREMIUM FOR POLICY TRL-NSL-123T692-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE ADVANCE "E" EXCESS PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

AID 000152

(CONTINUED ON PAGE #2)

SYMBOL NO. 8000(C)

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By William E. Tomshell

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #2

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "E" TO THE ESTIMATED PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "E"	.0480	GENERAL LIABILITY "E"	.0320
AUTO LIABILITY "E"	.0178	AUTO LIABILITY "E"	.0118

C. EARNED "S" STANDARD PREMIUM

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976, THE EARNED "S" STANDARD PREMIUM FOR POLICY TRL-NSL-123T692-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE EARNED "S" STANDARD PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

(A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "S" TO THE ACTUAL PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "S"	.0537	GENERAL LIABILITY "S"	.0358
AUTO LIABILITY "S"	.0295	AUTO LIABILITY "S"	.0197

(B) THE EARNED "S" STANDARD PREMIUM FOR POLICY TR-PRO-123T694-5-75 ISSUED TO ALUMINUM COMPANY OF AMERICA

D. EARNED "E" EXCESS PREMIUM

AID 000153

(CONTINUED ON PAGE #3)

Symbol No. 8000(C)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomahue

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75
PAGE #3

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

1. FOR THE PERIOD JANUARY 1, 1975 TO JANUARY 1, 1976, THE EARNED "E" EXCESS PREMIUM FOR POLICY TRL-NSL-123T692-1-75 IS TO BE AN AMOUNT WHICH WHEN ADDED TO THE SUM OF THE EARNED "E" EXCESS PREMIUM FOR ALL THE LIABILITY POLICIES ISSUED TO THE INSURED BY THE COMPANY WILL PRODUCE THE SUM OF:

   (A) THE AMOUNT OBTAINED BY THE APPLICATION OF THE RATES BELOW DESIGNATED BY THE LETTER "E" TO THE ACTUAL PAYROLL OF THE INSURED UNDER ALL THE LIABILITY POLICIES ISSUED BY THE COMPANY TO THE INSURED.

BODILY INJURY LIABILITY		PROPERTY DAMAGE LIABILITY	
GENERAL LIABILITY "E"	.0480	GENERAL LIABILITY "E"	.0320
AUTO LIABILITY "E"	.0178	AUTO LIABILITY "E"	.0118

E. IN NO EVENT SHALL SUCH ADVANCE "S" STANDARD PREMIUM, ADVANCE "E" EXCESS PREMIUM, EARNED "S" STANDARD PREMIUM, AND EARNED "E" EXCESS PREMIUM BE LESS THAN ONE DOLLAR FOR EACH SUCH PREMIUM.

F. ENDORSEMENTS WILL BE ISSUED EFFECTIVE JANUARY 1, 1976 AND JANUARY 1, 1977 STATING THE RATES AND PREMIUMS APPLICABLE FOR THE PERIOD JANUARY 1, 1976/77 AND JANUARY 1, 1977/78, RESPECTIVELY.

AID 000154

SYMBOL NO.
8000(C

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William E. [signature]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

THREE YEAR POLICY ENDORSEMENT

THE POLICY PERIOD STATED IN THE DECLARATIONS IS COMPRISED OF THREE CONSECUTIVE ANNUAL PERIODS. COMPUTATION AND ADJUSTMENT OF EARNED PREMIUM SHALL BE MADE AT END OF EACH ANNUAL PERIOD.

AID 000155

SYMBOL NO. 8000(E)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William E. Tomahill

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (*Month, Day, Year*) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ____________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

THE LIMITS OF LIABILITY AS EXPRESSED IN THE POLICY SHALL IN NO EVENT BE CUMULATIVE WITH THE LIMITS OF LIABILITY EXPRESSED IN CONCURRENT POLICY TR-NSL-123T693-3-75.

AID 000156

Symbol No. 8000(E)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomchuk

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

POLLUTION EXCLUSION (BROAD FORM)

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY FOR BODILY INJURY AND PROPERTY DAMAGE DOES NOT APPLY TO POLLUTION OF THE AIR, LAND OR WATER, NOR TO BODILY INJURY OR PROPERTY DAMAGE RESULTING FROM SUCH POLLUTION.

AID 000157

Symbol No. 8000(F)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomchuk

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #1

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

PREMIUM COMPUTATION ENDORSEMENT

THE EARNED PREMIUM FOR POLICY TRL-NSL-123T692-1-75 FOR LIMITS OF BODILY INJURY LIABILITY OF $25,000 EACH PERSON, $25,000 EACH OCCURRENCE, AND FOR LIMITS OF PROPERTY DAMAGE LIABILITY OF $25,000 EACH OCCURRENCE, IS TO BE COMPUTED IN ACCORDANCE WITH THE FOLLOWING PROVISIONS:

1. STANDARD OPEN PREMIUM: THE STANDARD OPEN PREMIUM IS THE EARNED PREMIUM COMPUTED BY THE APPLICATION OF RATES DESIGNATED BY THE LETTER "S" IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICY, EXCLUSIVE OF THIS ENDORSEMENT:

   TRL-NSL-123T692-1-75

2. STANDARD CLOSED PREMIUM: THE STANDARD CLOSED PREMIUM IS THE SUM OF:

   (A) THE EARNED PREMIUM COMPUTED IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES, AND THE RENEWALS THEREOF, EXCLUSIVE OF ANY RETROSPECTIVE PREMIUM ENDORSEMENT, RETURN PREMIUM PLAN ENDORSEMENT, OR PREMIUM DISCOUNT ENDORSEMENT MADE A PART OF ANY SUCH POLICY:

   TRKKLUB-111T199-A-75
   TRUB-111T196-4-75
   TDRKUB-111T195-2-75
   TDRKUB-111T197-6-75
   TRKKLUB-111T206-9-75
   TRUB-111T200-8-75

AID 000158

   (B) THE EARNED PREMIUM COMPUTED BY THE APPLICATION OF RATES DESIGNAGED BY THE LETTER "S" IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES, AND THE RENEWALS THEREOF, EXCLUSIVE OF THE APPLICATION OF ANY RETROSPECTIVE PREMIUM ENDORSEMENT, RETURN PREMIUM PLAN ENDORSEMENT OR PREMIUM DISCOUNT ENDORSEMENT MADE A PART OF ANY SUCH POLICY:

(CONTINUED ON PAGE #2)

Symbol No. 8000(G)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By [signature]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

THE TRAVELERS INDEMNITY COMPANY

Effective from 01-01-75 (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to THE ANACONDA COMPANY ET AL PER END 8000(A)

Date of Issue: 05-07-75 Additional Premium $ Return Premium $

8S/DH

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

ENDORSEMENT 8000(G), PAGE 2, ITEM 4(A) IS AMENDED TO READ AS FOLLOWS:

(A) ALLOCATED LOSS EXPENSE INCURRED IN CONNECTION WITH INSURANCE PROVIDED UNDER COVERAGE A OF THE WORKMEN'S COMPENSATION POLICIES DESIGNATED IN PARAGRAPH 2(A) FOREGOING, SHALL NOT BE INCLUDED HEREIN; BUT THE PROVISIONS SHALL NOT APPLY WITH RESPECT TO ALLOCATED LOSSES INCURRED IN CONNECTION WITH LOSSES ARISING OUT OF THE INSURED'S OPERATIONS IN THE STATE OF ALASKA.

DUPLICATE

AID 000159

SYMBOL NO.
8000

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William E. Tomalin

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #2

Issued to

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

TRCAC-111T208-2-75
TRCAC-111T209-4-75
TRNSL-123T693-3-75
TRKSPL-121T068-9-74
TRKSPL-123T695-7-75
TRFMC-111T205-7-75
TRSLGC-123T696-9-75
TRCAC-121T209-3-75

3. EARNED CLOSED PREMIUM: THE EARNED CLOSED PREMIUM IS THE SUM OF:

(A) THE EARNED PREMIUM DETERMINED IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES AND THE RENEWALS THEREOF:

TRKELUB-111T199-A-75
TRUB-111T196-4-75
TDRKUB-111T195-2-75
TDRKUB-111T197-6-75
TRKELUB-111T206-9-75
TRUB-111T200-8-75

(B) THE EARNED PREMIUM DETERMINED BY THE APPLICATION OF RATES DESIGNATED BY THE LETTER "S" IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES AND THE RENEWALS THEREOF:

TRCAC-111T208-2-75
TRFMC-111T205-7-75
TRSLGC-123T696-9-75
TRKSPL-123T695-7-75
TRCAC-111T209-4-75
TRNSL-123T693-3-75
TRKSPL-121T068-9-74

AID 000160

4. INCURRED LOSSES: INCURRED LOSSES MEAN THE ACTUAL PAID LOSSES, THE RESERVES AS ESTIMATED BY THE COMPANY FOR UNPAID LOSSES, AND ALLOCATED LOSS EXPENSE UNDER THE POLICIES DESIGNATED IN PARAGRAPHS 1 AND 2 FOREGOING AS OF THE COMPUTATION DATES HEREINAFTER SPECIFIED, PROVIDED THAT:

(A) ALLOCATED LOSS EXPENSE INCURRED IN CONNECTION WITH THE INSURANCE PROVIDED UNDER COVERAGE A OF THE WORKMEN'S COMPUTATION POLICIES DESIGNATED IN PARAGRAPH 2(A) FOREGOING, SHALL NOT BE INCLUDED HEREIN; BUT THE PROVISIONS SHALL NOT APPLY WITH RESPECT TO ALLOCATED LOSSES IN CONNECTION WITH LOSSES ARISING OUT OF THE INSURED'S OPERATIONS IN THE STATE OF ALASKA

(CONTINUED ON PAGE #3)

Symbol No. 8000(G)

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By [signature]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #3

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(B) UNDER THE WORKMEN'S COMPENSATION POLICY DESIGNATED IN PARAGRAPH 2(A) FOREGOING, THE LIMIT OF SUCH INCURRED LOSSES TO BE INCLUDED HEREIN BECAUSE OF INJURY TO OR DEATH OF ONE OR MORE PERSONS AND ANY ONE ACCIDENT SHALL BE $25,000. FOR THE PURPOSE OF THIS PARAGRAPH, RESERVES AND PAID LOSSES ARISING OUT OF OCCUPATIONAL DISEASE, INCLUDING DEATH AT ANY TIME RESULTING THEREFROM, SUSTAINED BY ANY ONE PERSON, SHALL BE DEEMED TO ARISE OUT OF A SINGLE ACCIDENT;

(C) UNDER ALL THE LIABILITY POLICIES DESIGNAGED IN PARAGRAPHS 1 AND 2(B) FOREGOING, THE LIMIT OF SUCH INCURRED LOSSES TO BE INCLUDED HEREIN BECAUSE OF ANY ONE OCCURRENCE, SHALL BE $25,000.

5. <u>TAX MULTIPLIER</u>: THE TAX MULTIPLIER IS FACTOR 1.10.

6. <u>EARNED OPEN PREMIUM</u>:

(A) THE EARNED OPEN PREMIUM AS DETERMINED BY THIS ENDORSEMENT SHALL BE THE PREMIUM FOR POLICY TRL-NSL-123T692-1-75 AS APPLICABLE TO THE LIMITS OF LIABILITY STATED IN THE OPENING PARAGRAPH OF THIS ENDORSEMENT, AND SHALL BE AN AMOUNT WHICH WHEN ADDED TO THE EARNED CLOSED PREMIUM, LESS ANY DIVIDEND DECLARATION, WILL PRODUCE THE AMOUNT OBTAINED BY THE APPLICATION OF THE TAX MULTIPLIER TO THE SUM OF:

(1) THE AMOUNT OBTAINED BY THE APPLICATION OF THE PERCENTAGE STATED AS APPLICABLE IN THE "BASIC PREMIUM" COLUMN OF THE "TABLE OF RATING VALUES" MADE A PART THEREOF TO THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS, AND

(11) 113.0% OF THE INCURRED LOSSES.

AID 000161

(B) THE RESULTING EARNED OPEN PREMIUM IS THE PREMIUM FOR POLICY TRL-NSL-123T692-1-75, PROVIDED THAT SUCH PREMIUM SHALL NOT BE LESS THAN THE MINIMUM EARNED OPEN PREMIUM, AS HEREINAFTER DEFINED AND SHALL NOT BE GREATER THAN THE MAXIMUM EARNED OPEN PREMIUM AS HEREINAFTER DEFINED.

(CONTINUED ON PAGE #4)

SYMBOL NO. 8000(G)

C-17820 New 8-74 PRINTED IN U.S.A. Countersigned By [signature]

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75
PAGE #4

Issued to ______________
Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

7. MINIMUM EARNED OPEN PREMIUM:

(A) THE MINIMUM EARNED OPEN PREMIUM SHALL BE AN AMOUNT WHICH WHEN ADDED TO THE EARNED CLOSED PREMIUM (LESS ANY DIVIDEND DECLARED ON POLICIES INCLUDED IN COMPUTATION OF SUCH PREMIUM) WILL PRODUCE A TOTAL AMOUNT EQUAL TO THE AMOUNT OBTAINED BY THE APPLICATION OF THE PERCENTAGE STATED AS APPLICABLE IN THE "MINIMUM PREMIUM" COLUMN OF THE "TABLE OF RATING VALUES" MADE A PART HEREOF TO THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS, SUBJECT TO THE FURTHER PROVISION THAT IN NO EVENT SHALL SUCH EARNED OPEN PREMIUM BE LESS THAN 1% OF THE STANDARD OPEN PREMIUM.

(B) IN THE EVENT OF CANCELLATION BY THE INSURED OF POLICY TRL-NSL-123T692-1-75 PRIOR TO (EXPIRATION DATE OF POLICY), THE MINIMUM EARNED OPEN PREMIUM SHALL BE THE SUM OF:

(1) THE STANDARD OPEN PREMIUM AS APPLICABLE TO ANY COMPLETED ANNUAL PERIOD OR PERIODS, AND

(11) THE SHORT RATE PORTION OF THE STANDARD OPEN PREMIUM AS APPLICABLE ON THE INCEPTION DATE OF THE LAST ANNUAL PERIOD DURING WHICH THE INSURANCE WAS IN FORCE TO THE DATE OF CANCELLATION.

8. MAXIMUM EARNED OPEN PREMIUM:

(A) THE MAXIMUM EARNED OPEN PREMIUM SHALL NOT BE MORE THAN AN AMOUNT WHICH WHEN ADDED TO THE EARNED CLOSED PREMIUM (LESS ANY DIVIDEND DECLARED ON POLICIES INCLUDED IN COMPUTATION OF SUCH PREMIUM) WILL PRODUCE A TOTAL AMOUNT EQUAL TO THE AMOUNT OBTAINED BY THE APPLICATION OF THE PERCENTAGE STATED AS APPLICABLE IN THE "MAXIMUM PREMIUM" COLUMN OF THE "TABLE OF RATING VALUES" MADE A PART THEREOF TO THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS.

(CONTINUED ON PAGE #5)

AID 000162

Symbol No. 9000(G)

Countersigned By ______________

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #5

Issued to ______________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(B) IN THE EVENT OF CANCELLATION OF POLICY TRL-NSL-123T692-1-75 BY THE INSURED, OR IN THE EVENT OF CANCELLATION BY THE COMPANY FOR NONPAYMENT OF PREMIUM, FOR THE PURPOSE OF COMPUTATION OF THE MAXIMUM EARNED OPEN PREMIUM, THE STANDARD OPEN PREMIUM SHALL BE COMPUTED AS THE SUM OF THE AUDITED STANDARD OPEN PREMIUM FROM THE BEGINNING OF THE TREE-YEAR PERIOD TO THE DATE OF CANCELLATION AND THE ESTIMATED STANDARD OPEN PREMIUM FOR THE BALANCE OF THE THREE-YEAR PERIOD.

9. COMPUTATIONS:

(A) THE COMPANY SHALL MAKE AN INTERIM COMPUTATION OF THE EARNED OPEN PREMIUM APPLICABLE FOR THE FIRST ANNUAL PERIOD BASED UPON THE STANDARD OPEN AND EARNED CLOSED PREMIUMS APPLICABLE FOR THE FIRST ANNUAL PERIOD AND THE INCURRED LOSSES FOR SUCH PERIOD, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF SUCH PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER.

(B) A SUBSEQUENT INTERIM COMPUTATION OF THE EARNED OPEN PREMIUM SHALL BE MADE 12 MONTHS THEREAFTER BASED UPON THE STANDARD OPEN PREMIUM AND THE EARNED CLOSED PREMIUM FOR THE FIRST TWO ANNUAL PERIODS AND UPON THE INCURRED LOSSES FOR SUCH ANNUAL PERIODS, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF THE SECOND ANNUAL PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER.

(C) UPON COMPLETION OF THE THIRD ANNUAL PERIOD, THE COMPANY SHALL MAKE A COMPUTATION OF THE EARNED OPEN PREMIUM BASED UPON THE STANDARD OPEN PREMIUM AND THE EARNED CLOSED PREMIUM FOR THE THREE-YEAR PERIOD AND UPON THE INCURRED LOSSES FOR SUCH PERIOD, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF THE THIRD ANNUAL PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER.

(CONTINUED ON PAGE #6)

AID 000163

SYMBOL NO. 3000(G)

Countersigned By William L. Tomaheil

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ______ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #6

Issued to ______

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

(D) THE PREMIUM SO COMPUTED FOR THE THREE-YEAR PERIOD SHALL BE THE FINAL EARNED OPEN PREMIUM IF ALL CLAIMS HAVE BEEN CLOSED OR IF IT IS APPARENT THAT THE EARNED OPEN PREMIUM WILL EXCEED THE MAXIMUM EARNED OPEN PREMIUM. UNLESS SUCH COMPUTATION IS A FINAL COMPUTATION, FURTHER COMPUTATIONS OF THE EARNED OPEN PREMIUM SHALL BE MADE BY THE COMPANY IF FURTHER ADJUSTMENTS ARE REQUESTED EITHER BY THE COMPANY OR BY THE INSURED UPON NOTIFYING THE OTHER PARTY WITHIN 60 DAYS OF THE PROMULGATION OF THE RESULTS OF SUCH COMPUTATION, WITH THE FURTHER PROVISION THAT IN THE MAKING OF SUCH FURTHER COMPUTATIONS THE INCURRED LOSSES SHALL BE VALUED AS OF THE DATE 12 MONTHS AFTER THE DATE USED IN VALUATION OF THE INCURRED LOSSES FOR THE PRECEDING COMPUTATION OF THE EARNED OPEN PREMIUM.

(E) IF, DURING THE THREE-YEAR PERIOD, THE COMPANY CEASES TO BE THE INSURER OF THIS INSURED, THE COMPANY SHALL MAKE A COMPUTATION OF THE EARNED OPEN PREMIUM BASED UPON THE STANDARD OPEN PREMIUM AND THE EARNED CLOSED PREMIUM FOR THE PERIOD TO THE DATE THE COMPANY CEASES TO BE THE INSURER AND ON THE INCURRED LOSSES FOR SUCH PERIOD, SUCH LOSSES TO BE VALUED AS OF A DATE SIX MONTHS AFTER THE EXPIRATION OF SUCH PERIOD, WITHIN 60 DAYS OR AS SOON AS PRACTICABLE THEREAFTER. THE PREMIUM SO COMPUTED FOR THE PERIOD SHALL BE THE FINAL EARNED OPEN PREMIUM IF ALL CLAIMS HAVE BEEN CLOSED OR IF IT IS APPARENT THAT THE EARNED OPEN PREMIUM WILL EXCEED THE MAXIMUM EARNED OPEN PREMIUM. UNLESS SUCH COMPUTATION IS A FINAL COMPUTATION, FURTHER COMPUTATIONS OF THE EARNED OPEN PREMIUM SHALL BE MADE BY THE COMPANY IF FURTHER ADJUSTMENTS ARE REQUESTED EITHER BY THE COMPANY OR BY THE INSURED UPON NOTIFYING THE OTHER PARTY WITHIN 60 DAYS OF THE PROMULGATION OF THE RESULTS OF SUCH COMPUTATION, WITH THE FURTHER PROVISION THAT IN THE MAKING OF SUCH FURTHER COMPUTATIONS THE INCURRED LOSSES SHALL BE VALUED AS OF THE DATE 12 MONTHS AFTER THE DATE USED IN VALUATION OF THE INCURRED LOSSES FOR THE PRECEDING COMPUTATION OF THE EARNED OPEN PREMIUM.

(CONTINUED ON PAGE #7)

AID 000164

SYMBOL NO.
5000(G)

Countersigned By William L. Tomahill

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75
PAGE #7

Issued to
Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

10. FINAL PREMIUM:

THE FINAL PREMIUM FOR POLICY TRL-NSL-123T692-1-75 SHALL BE THE SUM OF:

(A) THE EARNED OPEN PREMIUM AS DETERMINED IN ACCORDANCE WITH THE PROVISIONS OF DIVISION 9. OF THIS ENDORSEMENT, AND

(B) THE EARNED "E" PREMIUM COMPUTED IN ACCORDANCE WITH THE PROVISIONS OF POLICY TRL-NSL-123T692-1-75 SUCH COMPUTATION TO BE MADE IN ACCORDANCE WITH THE TERMS OF THE POLICY EXCLUSIVE OF THIS ENDORSEMENT.

11. PAYMENT OF PREMIUM:

(A) THE STANDARD OPEN PREMIUM SHALL BE PAYABLE IN ACCORDANCE WITH THE PROVISIONS OF POLICY TRL-NSL-123T692-1-75 RELATING TO THE PAYMENT OF PREMIUM.

(B) ADJUSTMENTS OF THE EARNED OPEN PREMIUM SHALL BE MADE IMMEDIATELY FOLLOWING EACH COMPUTATION (INCLUDING INTERIM COMPUTATIONS OF THE EARNED OPEN PREMIUM) ON THE BASIS OF THE DIFFERENCE BETWEEN THE EARNED OPEN PREMIUM THEN COMPUTED, SUBJECT TO THE MINIMUM AND MAXIMUM AMOUNTS HEREIN SPECIFIED, AND THE AMOUNT OF PREMIUM PREVIOUSLY PAID TO AND RETAINED BY THE COMPANY UNDER POLICY TRL-NSL-123T692-1-75, EXCLUDING FROM THESE COMPUTATIONS ANY PREMIUM PAID BY THE INSURED TO THE COMPANY BY REASON OF THE APPLICATION OF RATES DESIGNATED BY THE LETTER "E" IN SUCH POLICY.

12. CANCELLATION

AID 000165

CANCELLATION OR TERMINATION OF THE POLICY PRIOR TO (EXPIRATION DATE 3 YEARS), OF WHICH THIS ENDORSEMENT FORMS A PART SHALL NOT BE DEEMED TO AFFECT SUCH ADJUSTMENTS OF PREMIUMS WHICH ARE PROVIDED FOR IN THIS ENDORSEMENT AND WHICH TAKE PLACE SUBSEQUENT TO THE DATE OF SUCH CANCELLATION OR TERMINATION.

SYMBOL NO.
8000 (G)

(CONTINUED ON PAGE #8)

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ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75 PAGE #8

Issued to

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

TABLE OF RATING VALUES

IF THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS FOR THE POLICIES DESIGNATED IN DIVISIONS 1 AND 2 OF THIS ENDORSEMENT LIES BETWEEN ANY TWO OF THE FIGURES IN THE "TOTAL STANDARD PREMIUM " COLUMN, THE PERCENTAGES APPLICABLE SHALL BE OBTAINED BY LINEAR INTERPOLATION TO THE NEAREST ONE-TENTH OF 1%.

TOTAL STANDARD PREMIUM	BASIC PREMIUM	PERCENTAGES OF STANDARD PREMIUM: MINIMUM PREMIUM	PERCENTAGES OF STANDARD PREMIUM: MAXIMUM PREMIUM
$ 2,311,620 OR LESS	19.93%	BASIC X TAX MULTIPLIER	130.0%
$ 4,623,237	19.31%	BASIC X TAX MULTIPLIER	120.0%
$ 6,934,857 OR MORE	19.10%	BASIC X TAX MULTIPLIER	119.5%

AID 000166

SYMBOL NO. 8000(1/2)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomahill

ENDORSEMENT

THE TRAVELERS INSURANCE COMPANIES

This endorsement is issued by that member of The Travelers Insurance Companies which issued the policy of which this endorsement forms a part.

If any additional premium is noted below, this endorsement is issued in consideration thereof. If any return premium is noted below, the receipt thereof is acknowledged upon acceptance of this endorsement.

Effective from ____________ (Month, Day, Year) at the time of day the policy becomes effective. Amending Policy No. TRL-NSL-123T692-1-75

Issued to ____________

Date of Issue: Additional Premium $ Return Premium $

(The information provided for above, except the policy number, is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

SUCH INSURANCE AS IS AFFORDED BY THE POLICY UNDER THE PROPERTY DAMAGE LIABILITY COVERAGE THEREOF SHALL ALSO APPLY TO LIABILITY IMPOSED UPON THE INSURED BY ANY FOREST FIRE PREVENTION ACT OR BY ANY SIMILAR ACT FOR THE COST OF CONTROLLING OR EXTINGUISHING FIRES, WHETHER OR NOT SUCH FIRES OCCUR ON PREMISES OWNED BY OCCUPIED BY, RENTED TO, OR IN THE CARE, CUSTODY AND CONTROL OF THE INSURED, SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS.

(1) THE LIMITS OF LIABILITY AS STATED BELOW AS APPLICABLE TO "EACH ACCIDENT" IS THE TOTAL LIMIT OF THE COMPANY'S LIABILITY UNDER COVERAGE B FOR ALL DAMAGES ARISING OUT OF DAMAGE TO OR DESTRUCTION OF ALL PROPERTY OF ONE OR MORE PERSONS OR ORGANIZATIONS, INCLUDING THE LOSS OF USE THEREOF AS THE RESULT OF ANY ONE ACCIDENT.

(2) LIMITS OF LIABILITY $500,000 EACH OCCURRENCE.

AID 000167

SYMBOL NO.
3000(H)

C-17820 New 8-74 PRINTED IN U.S.A.

Countersigned By William L. Tomasheli