The Travelers Indemnity Company

Hartford, Connecticut

Policy Number: TRNSLO-922241-72

RATIONS

COMPREHENSIVE AUTOMOBILE—GENERAL LIABILITY POLICY

Named Insured 1 THE ANACONDA COMPANY ET AL PER END 8000(A)

Address (No., street, town, county, state) 25 BROADWAY NEW YORK NY 10004

Policy Period: From JAN 1 1972 to JAN 1 1975 12:01 A.M.†

Coverages		Limits of Liability: each person	each occurrence	aggregate	Advance Premium
Comprehensive General	Bodily Injury Liability	1000M	1000M	1000 M	$ PREMIUM
	Property Damage Liability	—	500M	500 M	$
Comprehensive Automobile	Bodily Injury Liability	1000M	1000M	—	$
	Property Damage Liability	—	500M	—	$ TO
Contractual Liability	Bodily Injury Liability	M	M	—	$
	Property Damage Liability	—	M	M	$
Premises Medical Payments		$		each person	BE
		$	M	each accident	$
Automobile Medical Payments		$		each person	$
Uninsured Motorists (Damages for Bodily Injury)		$	M	each person	COLLECTED
		$	M	each accident	$
Automobile Physical Damage	Comprehensive	$			$
	Collision	ACV Less $		Deductible	$
	Fire, Lightning or Transportation	$			$ UNDER
	Theft				$
	Combined Additional				$
					$
					TPB $
Symbol numbers of Schedules, Endorsements, and additional Coverage Parts forming a part of this policy on its effective date.		8000(A-H)			#54703 $
					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".

. (a) The *named insured* is: individual ☐; partnership ☐; corporation ☐; joint venture ☐; other:

(b) Audit Period: Annual, unless otherwise stated: semi-annual ☐; quarterly ☐; monthly ☐

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

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

obile 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. Tonahill

is declarations page in your "Policy Jacket—Edition July 1, 1966", Form C-11113. These declarations and all Coverage Parts, Schedules and ements issued to form a part hereof, together with your Policy Jacket, form your complete insurance policy.

ffective from________________________at the time of day the policy becomes effective. Amending Policy No. TRNSLO-922241-72

ssued to

ate of Issue: 6-15-72

FOR CO. USE	OFFICE & CODE	PROD. CODE	PROD.	
	POL. EXPIRES	MODE OF ADJUST.	LOC. OF RISK	

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.)

t 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.

E TRAVELERS INSURANCE COMPANY — Secretary

THE TRAVELERS INDEMNITY COMPANY — Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY — Secretary

747 (Large) 2-65 PRINTED IN U.S.A. 971

Countersigned by William E. Tomchick

The Travelers Indemnity Company

Policy Jacket—
Edition July 1, 1966

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

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

Named Insured and Address: [illegible]

Policy Period: [illegible] ...0004

The Travelers Indemnity Company

Hartford, Connecticut

(A Stock Insurance Company, 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:

Definitions

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

"automobile" means a land motor vehicle, trailer or semi-trailer 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;

"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 materials, or

(c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"damages" includes damages for death and for care and loss of services resulting from *bodily injury* and damages for loss of use of property resulting from *property damage;*

"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) [illegible]ment 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) [illegible] ject to motor vehicle registration, or (2) maintained for use [illegible] on premises owned by or rented to the *named insured*, includ[illegible] immediately adjoining, or (3) designed for use principally [illegible] roads, or (4) designed or maintained for the sole purpose [illegible] mobility to equipment of the following types forming an integ[illegible] or permanently attached to such vehicle: power cranes, shovels, diggers and drills; concrete mixers (other than the mix-in-transit [illegible]; graders, scrapers, rollers and other road construction or repair [illegible]; air-compressors, pumps and generators, including spraying, [illegible] building cleaning equipment; and geophysical exploration [illegible] servicing equipment;

"named insured" means the person or organization named [illegible] the declarations of this policy;

"named insured's products" means goods or products [illegible] sold, handled or distributed by the *named insured* or by [illegible] under his name, including any container thereof (other than [illegible]

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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 injurious exposure to conditions, which results, during the policy period, 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 injury to or destruction of tangible property.

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, including actual loss of wages or salary (but not loss of other income) not to exceed $25 per day because of his attendance at hearings or trials at such request.

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.

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. The *named insured* shall promptly take at his expense all reasonable steps to prevent other *bodily injury* or *property damage* from arising out of the same or similar conditions, but such expense shall not be recoverable under this policy.

(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 *bodily injury* or *property 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, signed by the President, a Vice President, Secretary or Assistant Secretary of the company; provided, however, changes may be made in the written portion of the declarations by a manager or general agent of the company when initialed by such manager or general agent.

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, the limits of the company's liability 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.

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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, 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.

Vermont Special Provision—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, including this endorsement, 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.

In witness whereof, THE TRAVELERS INDEMNITY 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

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 the *named insured*, or

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

(c) 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 the *named insured;*

(d) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of any watercraft, if the *bodily injury* or *property damage* occurs away from premises owned by, rented to or controlled by the *named insured;* but this exclusion does not apply to *bodily injury* or *property damage* included within the *products hazard* or the *completed operations hazard* or resulting from operations performed for the *named insured* by independent contractors or to liability assumed by the *insured* under an *incidental contract;*

(e) to *bodily injury* or *property damage* [illegible] whether or not declared, civil war, insurrection [illegible] revolution or to any act or condition incident [illegible] foregoing, with respect to

(1) liability assumed by the [illegible] contract, or

(2) expenses for first aid under [illegible] Payments provision;

(f) to *bodily injury* or *property damage* [illegible] his indemnitee may be held liable [illegible] zation engaged in the business of [illegible] tributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage

(1) in violation of any statute, ordinance or regulation,

(2) to a minor,

(3) to a person under the influence of alcohol, or

(4) which causes or contributes to the intoxication of any person;

(g) 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;

(h) 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 liability assumed by the *insured* under an *incidental contract;*

(i) 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;*

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

(k) to *bodily injury* or *property damage* resulting from the failure of the *named insured's products* or work completed by or for the *named insured* to perform the function or serve the purpose intended by the *named insured*, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any *insured;* but this exclusion does not apply to *bodily injury* or *property damage* resulting from the active malfunctioning of such products or work;

(l) to *property damage* to the *named insured's products* arising out of such products or any part of such products;

(m) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;

(n) to *damages* claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's products* or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

II. Persons Insured

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

(a) if the *named insured* is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor,

(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 sub-lessee) 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*)

The Travelers Indemnity Company

Hartford, Connecticut

Policy Number

DECLARATIONS

COMPREHENSIVE AUTOMOBILE—GENERAL LIABILITY POLICY

Item 1. *Named Insured*

Address
(No., street, town, county, state)

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

Item 3.

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

Keep this declarations page in your "Policy Jacket—Edition July 1, 1966", Form C-11113. 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.

Effective from ________________ at the time of day the policy becomes effective. Amending Policy No. ________________

Issued to ________________

Date of Issue: 5-15-72

FOR CO. USE	OFFICE & CODE		PROD. CODE		PROD.	
	POL. EXPIRES		MODE OF ADJUST.		LOC. OF RISK	

(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:

[illegible] INSURED [illegible]

[illegible] ANACONDA COMPANY [illegible]
[illegible] ATED AND SUBSIDIARY COMPANIES [illegible]
[illegible] COMPANIES [illegible] NOW CONSTITUTED OR AS
[illegible] HEREAFTER BE ACQUIRED OR CREATED AND
[illegible] CONSOLIDATED COPPER COMPANY AND
[illegible] CO-OPERATIVE MERCANTILE COMPANY AND
[illegible] COPPER AND [illegible] COMPANY AND ANY OTHER
SUBSIDIARY OR AFFILIATED COMPANY ORGANIZED OR
[illegible] BY NAMED INSURED SUBSEQUENT TO THE
[illegible] DATE OF THIS POLICY

AID 005216

Symbol No.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by ________________

C-10747 (Large) 2-65 PRINTED IN U.S.A. 971

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. ______

Issued to ______

Date of Issue: [illegible]-73

FOR CO. USE	OFFICE & CODE	PROD. CODE	PROD.
	POL. EXPIRES	MODE OF ADJUST.	LOC. OF RISK

(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:

[illegible]

[illegible] PRODUCTS HAZARD [illegible] ED IN THE [illegible] [illegible] HAZARDS [illegible] AFFORDED BY [illegible] POLICY SHALL APPLY [illegible] [illegible] ANY [illegible] OCCURRING DURING THE POLICY PERIOD [illegible] OF THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS OR CANADA PROVIDED CLAIM IS MADE AND ORIGINAL [illegible] BROUGHT AGAINST THE INSURED WITHIN THE UNITED STATES [illegible] OR THE DOMINION OF CANADA.

S[illegible] No.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-10747 (Large) 2-65 PRINTED IN U.S.A. 971

Countersigned by ______

AID 005217

Effective from ______________________ at the time of day the policy becomes effective. Amending Policy No. ______________________

Issued to ______________________

Date of Issue: ______________________

FOR CO USE	OFFICE & CODE	PROD. CODE	PROD.
	POL. EXPIRES	MODE OF ADJUST.	LOC. OF RISK

(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:

[illegible]

IC

(Continued on page)

SYMBOL NO.

AID 005218

Continuation of Endorsement Amending Policy No.________________

19

PREMIUM PAGE

GENERAL LIABILITY

AUTO LIABILITY

STANDARD PREMIUM FOR POLICY

COMPANY OF AMERICA

1978 1978

(Continued on page)

Continuation of Endorsement Amending Policy No.____________________

THE TRAVELERS INSURANCE COMPANY THE TRAVELERS INDEMNITY COMPANY THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary Secretary Secretary

C-10747c 2-65 PRINTED IN U.S.A. Countersigned by ____________________

Effective from ____________________ at the time of day the policy becomes effective. Amending Policy No. ____________________

Issued to ____________________

Date of Issue: [illegible]-72

FOR CO. USE	OFFICE & CODE		PROD. CODE		PROD.
	POL. EXPIRES		MODE OF ADJUST.		LOC. OF RISK

(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:

[illegible]

[illegible] PERIOD [illegible] TO [illegible] OPERATIONS IS COMPRISED OF [illegible] CONSECUTIVE ANNUAL PERIODS. COMPUTATION AND ADJUSTMENT OF PREMIUM [illegible] SHALL BE MADE AT END OF EACH ANNUAL PERIOD.

Symbol No.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by ____________________

C-10747 (Large) 2-65 PRINTED IN U.S.A. 971

AID 005221

Effective from ______________ at the time of day the policy becomes effective. Amending Policy No. ______________

Issued to ______________

Date of Issue: [illegible]-[illegible]-72

FOR CO. USE	OFFICE & CODE		PROD. CODE		PROD.
	POL. EXPIRES		MODE OF ADJUST.		LOC. OF RISK

(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:

[illegible] LIMITS [illegible] LIABILITY AS EXPRESSED IN THE POLICY SHALL
[illegible] EVENTUALLY CUMULATIVE WITH THE LIMITS OF LIABILITY
[illegible] ISSUED [illegible] CONCURRENT POLICY TRNSL-922324-72

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-10747 (Large) 2-65 PRINTED IN U.S.A. 971

Countersigned by ______________

AID 005222

Effective from ______________________ at the time of day the policy becomes effective. Amending Policy No. ______________________

Issued to ______________________

Date of Issue: [illegible]-72

FOR CO. USE	OFFICE & CODE		PROD. CODE		PROD.	
	POL. EXPIRES		MODE OF ADJUST.		LOC. OF RISK	

(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:

[illegible] ON BROAD [illegible]

[illegible] ARDED B[illegible]
[illegible] DOES NOT APPL[illegible]
[illegible] PROPERTY DAMAGE [illegible]
[illegible]

Symbol No.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by ______________________

C-10747 (Large) 2-65 PRINTED IN U.S.A. 971

AID 005223

Effective from ______________ at the time of day the policy becomes effective. Amending Policy No. ______________

Issued to ______________

Date of Issue: [illegible]

FOR CO USE	OFFICE & CODE	PROD. CODE	PROD.	
	POL. EXPIRES	MODE OF ADJUST	LOC. OF RISK	

(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:

[illegible]

[illegible] PREMIUM [illegible] 000 [illegible] PROVISIONS [illegible] 000 [illegible] FOLLOWING PROVISIONS:

STANDARD OPEN PREMIUM: THE STANDARD OPEN PREMIUM IS THE [illegible] COMPUTED BY THE APPLICATION OF RATES DESIGNATED [illegible] IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING [illegible] EXCLUSIVE OF THIS ENDORSEMENT:

[illegible]-922241-72

STANDARD CLOSED PREMIUM: THE STANDARD CLOSED PREMIUM IS THE [illegible]

[illegible] THE EARNED PREMIUM COMPUTED IN ACCORDANCE WITH THE PROVISIONS OF THE FOLLOWING POLICIES AND THE RENEWALS [illegible] EXCLUSIVE OF ANY RETROSPECTIVE PREMIUM ENDORSEMENT, RETURN PREMIUM PLAN ENDORSEMENT OR PREMIUM DISCOUNT ENDORSEMENT AND [illegible] SUCH POLICY [illegible]

[illegible]-922206-72
[illegible]-922209-72
[illegible]-922210-72
[illegible]-922211-72
[illegible]-9222[illegible]-72
[illegible]-922[illegible]

[illegible] THE EARNED PREMIUM COMPUTED [illegible] DESIGNATED BY [illegible] IN ACCORDANCE [illegible] PROVISIONS OF [illegible] FOLLOWING POLICIES [illegible] THEREOF, EXCLUSIVE [illegible] RETROSPECTIVE PREMIUM ENDORSEMENT, RETURN PREMIUM PLAN [illegible] PREMIUM DISCOUNT [illegible]

[illegible]

(Continued on page)

AID 005224

SPL [illegible]-22[illegible]9-71

[illegible] MEAN [illegible] PAID LOSSES [illegible] COMPANY [illegible] LOSSES, AND [illegible] PARAGRAPHS [illegible]

[illegible] INCURRED [illegible] WORKMEN'S COMPENSATION [illegible]

[illegible]

PERSONS [illegible]

[illegible] OCCUPA[illegible]

(Continued on page)

Symbol No.

AID 005225

[illegible] FOREGOING, [illegible] BECAUSE [illegible]

[illegible] PERIOD.

TAX MULTIPLIER: [illegible] TAX MULTIPLIER [illegible] FACTOR [illegible] 49.

EARNED OPEN PREMIUM

THE EARNED OPEN PREMIUM AS DETERMINED BY THIS ENDORSEMENT SHALL BE THE PREMIUM FOR POLICY RNSLC-922241-72 AS APPLICABLE TO THE LIMIT 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 EQUAL THE AMOUNT OBTAINED BY THE APPLICATION OF THE TAX MULTIPLIER TO THE SUM OF:

[illegible] AMOUNT OBTAINED BY THE APPLICATION OF THE PERCENTAGE [illegible] AS APPLICABLE IN THE "BASIC PREMIUM" COLUMN [illegible] "TABLE OF RATING VALUES" MADE A PART HEREOF TO THE SUM [illegible] STANDARD [illegible] AND STANDARD OPEN PREMIUMS AND

[illegible] OF THE INCURRED LOSSES [illegible]

[illegible] OPEN PREMIUM [illegible] PROVIDED [illegible] OPEN [illegible] BE [illegible] HAVE BEEN [illegible]

MINIMUM EARNED OPEN PREMIUM

[illegible] THE MINIMUM [illegible] ADDED TO THE [illegible] CLOSED PREMIUM [illegible]

(Continued on page)

... THE EVENT OF ... RNSLO-922241-72 ... MINIMUM EARNED ... PREMIUM ... BE ...

... STANDARD OPEN PREMIUM ... ANNUAL PERIOD OR PERIODS ...

THE SHORT RATE PORTION OF ... STANDARD OPEN PREMIUM ... APPLICABLE ... THE INCEPTION DATE OF THE LAST ANNUAL ... DURING WHICH THE INSURANCE WAS IN FORCE TO THE DATE ... CANCELLATION.

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 ... 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 HEREOF TO THE SUM OF THE STANDARD CLOSED AND STANDARD OPEN PREMIUMS.

(B) IN THE EVENT OF CANCELLATION OF POLICY RNSLO-922241-72 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.

COMPUTATIONS:

... 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.

(A SUBSEQUENT INTERIM COMPUTATION OF THE EARNED OPEN PREMIUM SHALL BE MADE ... AS THEREAFTER BASED UPON THE STANDARD OPEN PREMIUM AND THE EARNED CLOSED PREMIUM FOR THE FIRST ... AND UPON THE INCURRED LOSSES FOR SUCH ANNUAL ... TO BE VALUED AS OF ... SIX MONTHS ... THE SECOND ANNUAL PERIOD, WITHIN ... AS PRACTICABLE THEREAFTER.

(Continued on page)

UPON COMPLE[illegible] MAKE A COMPU[illegible] STANDARD [illegible] [illegible] AS [illegible] [illegible]

[illegible] THE PREMIUM [illegible] FOR THE THREE-YEAR PERIOD SHALL [illegible] EARNED OPEN PREMIUM IF ALL CLAIMS HAVE BEEN CLOSED [illegible] IS APPARENT THAT THE EARNED OPEN PREMIUM WILL EXCEED THE MAXIMUM EARNED OPEN PREMIUM. UNLESS SUCH COMPUTATION [illegible] 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.

[illegible], 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, [illegible] COMPUTATIONS OF THE EARNED OPEN PREMIUM SHALL BE MADE [illegible] COMPANY IF FURTHER ADJUSTMENTS ARE REQUESTED EITHER [illegible] THE COMPANY [illegible] INSURED UPON [illegible]ING THE OTHER PARTY WITHIN [illegible] DAYS OF THE PROMULGATION [illegible] THE RESULTS OF [illegible] COMPUTATION [illegible] FURTHER PROVISION THAT IN THE [illegible] SUCH [illegible] THE INCURRED LOSSES SHALL [illegible] AS OF THE DATE [illegible] MONTHS AFTER [illegible] USED IN VALUA[illegible] INCURRED LOSSES FOR THE PRECED[illegible] COMPUTAT[illegible] EARNED OPEN PREMIUM.

(Continued on page 3)

SYMBOL NO.

AID 005228

F[illegible]AL PREMIUM:

[illegible]

[illegible] BASIS [illegible] PREMIUM AS [illegible] [illegible] THIS ENDORSEMENT [illegible]

[illegible] EARNED [illegible] PREMIUM [illegible] IN ACCORDANCE WITH [illegible] [illegible]SIONS OF [illegible] [illegible]2, SUCH COMPUTATION [illegible] BE MADE IN ACCORDANCE WITH THE TERMS OF THE [illegible] [illegible] OF THIS ENDORSEMENT.

[illegible] PAYMENT OF PREMIUM:

A) THE STANDARD OPEN PREMIUM SHALL BE PAYABLE IN ACCORDANCE WITH THE PROVISIONS OF POLICY TRNSLO-922241-72 RELATING [illegible] 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 TRNSLO-922241-72 EXCLUDING FROM THESE COMPUTATIONS ANY PREMIUM PAID BY THE INSURED TO THE COMPANY BY REASON OF THE APPLICATION OF [illegible] DESIGNATED BY THE LETTER "E" IN SUCH POLICY.

[illegible] CANCELLATION

[illegible] CANCELLATION OR TERMINATION OF THE POLICY PRIOR TO [illegible] [illegible] WHICH THIS ENDORSEMENT [illegible] [illegible] TO APPLY [illegible] SUCH ADJUSTMENTS OF PREMIUM [illegible] THIS ENDORSEMENT AND [illegible] DATE OF SUCH CANCELLATION OR TERMINATION.

[illegible] OF RATING VALUES

[illegible] THE SUM OF THE [illegible] AND STANDARD [illegible] [illegible] DESIGNATED [illegible] [illegible] SHA[illegible]

(Continued on page [illegible])

AID 005229

Page No. ___

Continuation of Endorsement Amending Policy No. ___

AID 005230

THE TRAVELERS INSURANCE COMPANY THE TRAVELERS INDEMNITY COMPANY THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary Secretary Secretary

C-10747c 2-65 PRINTED IN U.S.A. Countersigned by ___

Effective from ____________ at the time of day the policy becomes effective. Amending Policy No. ____________

Issued to ____________

Date of Issue: 6-15-72

FOR CO. USE	OFFICE & CODE	PROD. CODE	PROD.
	POL. EXPIRES	MODE OF ADJUST.	LOC. OF RISK

(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.

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.

LIMITS OF LIABILITY $500,000 EACH OCCURRENCE.

AID 005231

Symbol No.

THE TRAVELERS INSURANCE COMPANY — Secretary

THE TRAVELERS INDEMNITY COMPANY — Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY — Secretary

Countersigned by ____________

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