The Travelers Indemnity Company

Hartford, Connecticut

Policy Number TRNSL-922224-72

DECLARATIONS

COMPREHENSIVE AUTOMOBILE—GENERAL LIABILITY POLICY

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

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

Item 2. Policy Period: From JAN 1 1972 to JAN 1 1975 12:01 A.M.†

Item 3.

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

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.

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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:	THE ANACONDA COMPANY ET AL PER FND 8000(A) 25 BROADWAY NEW YORK NY 10004
Policy Period:	

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) 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;

"named insured's products" means goods or products manufactured, sold, handled or distributed by the *named insured* or by others trading under his name, including any container thereof (other than a vehicle),

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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.

(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, 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

C-11113 Edition July 1, 1966 PRINTED IN U.S.A. N.S. (GA)

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* 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;

(f) to *bodily injury* or *property damage* for which the *insured* or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, 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*)

(b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

(c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;

(d) any person (other than an employee of the *named insured*) or organization while acting as real estate manager for the *named insured;* and

(e) with respect to the operation, for the purpose of locomotion upon a public highway, of *mobile equipment* registered under any motor vehicle registration law,

(i) an employee of the *named insured* while operating any such equipment in the course of his employment, and

(ii) any other person while operating with the permission of the *named insured* any such equipment registered in the name of the *named insured* and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an *insured* under this paragraph (e) with respect to:

(1) *bodily injury* to any fellow employee of such person injured in the course of his employment, or

(2) *property damage* to property owned by, rented to, in charge of or occupied by the *named insured* or the employer of any person described in subparagraph (ii).

This insurance does not apply to *bodily injury* or *property damage* arising out of 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.*

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,* or (3) claims made or suits brought on account of *bodily injury* or *property damage,* the company's liability is limited as follows:

Coverage A—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*".

Subject to the above provisions respecting "each person" and "each *occurrence*", the total liability of the company for all *damages* because of (1) all *bodily injury* included within the *completed operations hazard* and (2) all *bodily injury* included within the *products hazard* shall not exceed the limit of *bodily injury* liability stated in the declarations as "aggregate".

Coverage B—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*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all *damages* because of all *property damage* to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of *property damage* liability stated in the declarations as "aggregate":

(1) all *property damage* arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including *property damage* for which liability is assumed under any *incidental contract* relating to such premises or operations, but excluding *property damage* included in subparagraph (2) below;

(2) all *property damage* arising out of and occurring in the course of operations performed for the *named insured* by independent contractors and general supervision thereof by the *named insured,* including any such *property damage* for which liability is assumed under any *incidental contract* relating to such operations, but this subparagraph (2) does not include *property damage* arising out of maintenance or repairs at premises owned by or rented to the *named insured* or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

(3) all *property damage* included within the *products hazard* and all *property damage* included within the *completed operations hazard.*

Such aggregate limit shall apply separately to the *property damage* described in subparagraphs (1), (2) and (3), above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the *named insured.*

Coverages A and B—For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence.*

IV. Policy Period; Territory

This insurance applies only to *bodily injury* or *property damage* which occurs during the policy period within the *policy territory.*

HOSPITAL PROFESSIONAL LIABILITY INSURANCE COVERAGE PART

ADDITIONAL DECLARATIONS — Forming part of Policy No. T-RNSL-922224-72

Coverage	Limits of Liability		Advance Premium
O. Hospital Professional Liability	$ 1,000,000	each claim	$ INCLUDED IN COMPOSITE
	$ 1,000,000	aggregate	$ RATE
		Total Advance Premium	$

General Liability Hazards

Description of Hazards (State Name; whether operated not-for-profit; Kind of cases cared for; School of Medicine in charge)	Code No.	Premium Bases	Rates	Advance Premiums
		A-Beds B-Out-Patients Visits	A-Each B-Per 100	

Minimum Premium Per Location per Annum $

(Continued on Page 2)

I. COVERAGE O—HOSPITAL PROFESSIONAL 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 injury to any person arising out of the rendering of or failure to render, during the policy period, the following professional services:

(a) medical, surgical, dental or nursing treatment to such person or the person inflicting the injury including the furnishing of food or beverages in connection therewith,

(b) furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances if the injury occurs after the *named insured* has relinquished possession thereof to others,

(c) handling of or performing post-mortem examinations on human bodies, or

(d) service by any person as a member of a formal accreditation or similar professional board or committee of the *named insured*, or as a person charged with the duty of executing directives of any such board or committee,

and the company shall have the right and duty to defend any suit against the *insured* seeking such *damages*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and, with the written consent of the *insured*, such 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 *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured*;

(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 liability of an *insured*, if an individual, for his personal acts or omissions of a professional nature;

(d) to the ownership, maintenance, operation, use, loading or unloading of any motor vehicle, trailer, watercraft or aircraft.

II. PERSONS INSURED

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

(a) the *named insured*;

(b) if the *named insured* is designated in the declarations as a partnership, any partner or member thereof, but only with respect to his liability as such;

(c) if the *named insured* is designated in the declarations as other than an individual or partnership, any executive officer, stockholder or member of the board of trustees, directors or governors of the *named insured* while acting within the scope of his duties as such.

III. LIMITS OF LIABILITY

Regardless of the number of *insureds* under this insurance the company's liability is limited as follows:

The limit of liability stated in the declarations as applicable to "each claim" is the limit of the company's liability for all *damages* because of each claim or suit covered hereby. The limit of liability stated in the declarations as "aggregate" is, subject to the above provision respecting "each claim", the total limit of the company's liability hereunder for all *damages*.

IV. AMENDED DEFINITION

When used in reference to this insurance "*damages*" means all damages, including damages for death, which are payable because of injury to which this insurance applies.

V. ADDITIONAL CONDITIONS

A. **Insured's Duties in the Event of Injury, Claim or Suit** When an injury occurs written notice shall be given by or on behalf of the *insured*, in accordance with the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition.

B. **First Aid Exclusion** The insurance shall not apply to expenses incurred by the *insured* for first aid at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition are amended accordingly.

C. **Limitation of Coverage Under Any Other Liability Insurance** Except as stated in this Part, the policy does not apply to injury arising out of the rendering of or failure to render the professional services described in paragraph I above.

Protection Against
UNINSURED MOTORISTS INSURANCE COVERAGE PART

necessary or appropriate to preserve his right to recover *damages* from any person or organization alleged to be legally responsible for the *bodily injury;* and in any action against the company, the company may require the *insured* to join such person or organization as a party defendant.

D. Notice of Legal Action.

If, before the company makes payment of loss hereunder, the *insured* or his legal representative shall institute any legal action for *bodily injury* against any person or organization legally responsible for the use of a *highway vehicle* involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the *insured* or his legal representative.

E. Other Insurance.

With respect to *bodily injury* to an *insured* while *occupying* a *highway vehicle* not owned by the *named insured*, this insurance shall apply only as excess insurance over any other similar insurance available to such *insured* and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the *insured* has other similar insurance available to him and applicable to the accident, the *damages* shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

F. Arbitration.

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover *damages* from the owner or operator of an *uninsured highway vehicle* because of *bodily injury* to the *insured*, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the *insured* and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

G. Trust Agreement.

In the event of payment to any person under this insurance:

(a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the *bodily injury* because of which such payment is made;

(b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the *damages* which are the subject of claim made under this insurance;

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;

(d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as *damages* from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

(e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

H. Payment of Loss by the Company.

Any amount due hereunder is payable

(a) to the *insured*, or

(b) if the *insured* be a minor to his parent or guardian, or

(c) if the *insured* be deceased to his surviving spouse, otherwise

(d) to a person authorized by law to receive such payment or to a person legally entitled to recover the *damages* which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

State Exceptions—If this Coverage Part applies to an *insured highway vehicle* principally garaged in one of the following states, it is agreed that the insurance afforded hereunder with respect to accidents occurring either in any such state or while the *insured* is *occupying* an *insured highway vehicle* registered in such state is amended in accordance with all exceptions listed as applicable for such state:

Arkansas, Florida, Kentucky or Louisiana—The term "*uninsured highway vehicle*" includes a *highway vehicle* with respect to which there is a *bodily injury* liability policy applicable at the time of the accident but the company writing the same becomes insolvent within one year after such accident.

Arkansas, Louisiana or Oklahoma—The *insured* shall not be required to arbitrate disputed claims under the Uninsured Motorist Coverage.

California—The provisions relating to the Uninsured Motorists Coverage are amended as follows:

1. Subsections (b), (c) and (d) of the provision entitled "Limits of Liability" are deleted and the following substituted therefor:
   (b) Any loss payable under the terms of this coverage to or for any person shall be reduced by:
      (1) the amount paid and the present value of all amounts payable to him under any workmen's compensation law, exclusive of non-occupational disability benefits;
      (2) amounts paid or payable to or for such person under any valid and collectible automobile insurance available to the *insured* to afford benefits for medical expenses;
      (3) the amount the *insured* is entitled to recover from any other person who is an *insured* under the *bodily injury* liability coverage of this policy; and

(*Continued on page 4*)

(4) all sums paid by or on behalf of the owner or operator of the *uninsured highway vehicle* and any other person or organization jointly or severally liable together with such owner or operator for *bodily injury* to an *insured*.

2. The provision entitled "Other Insurance" is replaced by the following:

Other Insurance. With respect to *bodily injury* to any *insured occupying* a *highway vehicle* other than an *owned automobile* to which the *bodily injury* liability coverage applies, the insurance hereunder shall not apply if the owner of such *highway vehicle* has insurance similar to that provided for herein.

Subject to the preceding paragraph, if the *insured* has other similar insurance available to him, any *damages* shall be deemed not to exceed the higher of the applicable limits of the respective coverages and such *damages* shall be pro-rated between such coverages in such proportion as each coverage bears to the total of such limits.

3. The provision entitled "Action Against Company" is amended to read as follows:

Action Against Company. No action shall lie against the company unless, as a condition precedent thereto, the *insured* or his legal representative has fully complied with all the terms of this policy nor unless within one year from the date of the accident:

(a) suit for *bodily injury* has been filed against the uninsured motorist in a court of competent jurisdiction, or

(b) agreement as to the amount due under this coverage has been concluded, or

(c) the *insured* or his legal representative has formally instituted arbitration proceedings.

Michigan—The term "Uninsured Automobile" or "Uninsured Highway Vehicle" is changed to "Uninsured Motor Vehicle" to comply with Section 500.3010 of the Michigan Insurance Code.

Oregon—The insurance applies subject to the following provisions:

1. Exclusion (c) of Paragraph I., does not apply unless the *named insured* has employees who operate *motor trucks* and such employees are covered for workmen's compensation.

2. Provisions (b) (2) and (d) of Paragraph III. do not apply unless the *named insured* has employees who operate *motor trucks* and such employees are covered for workmen's compensation.

3. **"Motor truck"** means motor trucks as defined in O.R.S. 481.035.

UNINSURED MOTORISTS INSURANCE COVERAGE PART

ADDITIONAL DECLARATIONS — Forming part of Policy No. T-RNSL-922224-72

Designated Insured

Description of *Insured Highway Vehicles* (Check appropriate box)

- [X] Any *automobile* owned by the *named insured* SEE END 9950
- [ ] Any *private passenger automobile* owned by the *named insured*
- [ ] Any *highway vehicle* to which are attached dealer's license plates issued to the *named insured*
- [ ] Any *highway vehicle* for which a premium designated by the letters "UM" is included in the declarations of the policy and a *highway vehicle* ownership of which is acquired during the policy period by the *named insured* as a replacement therefor
- [ ] Any *mobile equipment* owned or leased by and registered in the name of the *named insured*
- [ ]

Protection Against UNINSURED MOTORISTS INSURANCE

I. Coverage U—Uninsured Motorists (Damages for Bodily Injury)

The company will pay all sums which the *insured* or his legal representative shall be legally entitled to recover as *damages* from the owner or operator of an *uninsured highway vehicle* because of *bodily injury* sustained by the *insured*, caused by accident and arising out of the ownership, maintenance or use of such *uninsured highway vehicle;* provided, for the purposes of this coverage, determination as to whether the *insured* or such representative is legally entitled to recover such *damages*, and if so the amount thereof, shall be made by agreement between the *insured* or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the *bodily injury* shall be conclusive, as between the *insured* and the company, of the issues of liability of such person or organization or of the amount of *damages* to which the *insured* is legally entitled unless such judgment is entered pursuant to an action prosecuted by the *insured* with the written consent of the company.

Exclusions

This insurance does not apply:

(a) to *bodily injury* to an *insured* with respect to which such *insured*, his legal representative or any person entitled to payment under this insurance shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(b) to *bodily injury* to an *insured* while *occupying* a *highway vehicle* (other than an *insured highway vehicle*) owned by the *named insured*, any *designated insured* or any relative resident in the same household as the *named* or *designated insured*, or through being struck by such a vehicle, but this exclusion does not apply to the *named insured* or his relatives while *occupying* or if struck by a *highway vehicle* owned by a *designated insured* or his relatives;

(c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law.

II. Persons Insured

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

(a) the *named insured* and any *designated insured* and, while residents of the same household, the spouse and relatives of either;

(b) any other person while *occupying* an *insured highway vehicle;* and

(c) any person, with respect to *damages* he is entitled to recover because of *bodily injury* to which this insurance applies sustained by an *insured* under (a) or (b) above.

The insurance applies separately with respect to each *insured*, except with respect to the limits of the company's liability.

III. Limits of Liability

Regardless of the number of *insureds* under this policy, the company's liability is limited as follows:

(a) The limit of 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 accident and, subject to the above provision respecting "each person", the limit of liability stated in the declarations as applicable to "each accident" is the total limit of the company's liability for all *damages* because of *bodily injury* sustained by two or more persons as the result of any one accident.

(b) Any amount payable under the terms of this insurance because of *bodily injury* sustained in an accident by a person who is an *insured* under this coverage shall be reduced by

(1) all sums paid on account of such *bodily injury* by or on behalf of

(i) the owner or operator of the *uninsured highway vehicle* and

(ii) any other person or organization jointly or severally liable together with such owner or operator for such *bodily injury*,

including all sums paid under the *bodily injury* liability coverage of the policy, and

(Continued on page 2)

(2) the amount paid and the present value of all amounts payable on account of such *bodily injury* under any workmen's compensation law, disability benefits law or any similar law.

(c) Any payment made under this insurance to or for any *insured* shall be applied in reduction of the amount of *damages* which he may be entitled to recover from any person *insured* under the *bodily injury* liability coverage of the policy.

(d) The company shall not be obligated to pay under this insurance that part of the *damages* which the *insured* may be entitled to recover from the owner or operator of an *uninsured highway vehicle* which represents expenses for medical services paid or payable under the medical payments coverage of the policy.

IV. Policy Period; Territory

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. Additional Definitions

When used in reference to this insurance (including endorsements forming a part of the policy):

"designated insured" means an individual named in the declarations under *Designated Insured;*

"highway vehicle" means a land motor vehicle or trailer other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"hit-and-run vehicle" means a *highway vehicle* which causes *bodily injury* to an *insured* arising out of physical contact of such vehicle with the *insured* or with a vehicle which the *insured* is *occupying* at the time of the accident, provided:

(a) there cannot be ascertained the identity of either the operator or owner of such *highway vehicle;*

(b) the *insured* or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under oath that the *insured* or his legal representative has a cause or causes of action arising out of such accident for *damages* against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

(c) at the company's request, the *insured* or his legal representative makes available for inspection the vehicle which the *insured* was *occupying* at the time of the accident;

"insured highway vehicle" means a *highway vehicle:*

(a) described in the declarations as an *insured highway vehicle* to which the *bodily injury* liability coverage of the policy applies;

(b) while temporarily used as a substitute for an *insured highway vehicle* as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;

(c) while being operated by the *named* or *designated insured* or by the spouse of either if a resident of the same household;

but the term *"insured highway vehicle"* shall not include:

(i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in this policy;

(ii) a vehicle while being used without the permission of the owner;

(iii) under subparagraphs (b) and (c) above, a vehicle owned by the *named insured*, any *designated insured* or any resident of the same household as the *named* or *designated insured;* or

(iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the *named insured* or any resident of the same household;

"occupying" means in or upon or entering into or alighting from;

"state" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"uninsured highway vehicle" means:

(a) a *highway vehicle* with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the *state* in which the *insured highway vehicle* is principally garaged, no *bodily injury* liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a *bodily injury* liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder; or

(b) a *hit-and-run vehicle;*

but the term *"uninsured highway vehicle"* shall not include:

(i) an *insured highway vehicle,*

(ii) a *highway vehicle* which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,

(iii) a *highway vehicle* which is owned by the United States of America, Canada, a *state*, a political sub-division of any such government or an agency of any of the foregoing.

VI. Additional Conditions

A. Premium.

If during the policy period the number of *insured highway vehicles* owned by the *named insured* or spouse or the number of dealer's license plates issued to the *named insured* changes, the *named insured* shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the *named insured* shall pay the excess to the company; if less, the company shall return to the *named insured* the unearned portion paid by such *insured.*

B. Proof of Claim; Medical Reports.

As soon as practicable, the *insured* or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The *insured* and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

C. Assistance and Cooperation of the Insured.

After notice of claim under this insurance, the company may require the *insured* to take such action as may be

(Continued on page 3)

AUTOMOBILE MEDICAL PAYMENTS INSURANCE COVERAGE PART

ADDITIONAL DECLARATIONS Forming part of Policy No. T-RNSL-922224-72

Designated Person Insured

SEE END A6100

	Advance Premium
	$
	$
	$
	$
Total	$ INCLUDED

Designation of Automobiles—Division 1

(1) ☐ Any *owned automobile*
(2) ☐ Any *hired automobile*
(3) ☒ Any licensed *owned private passenger automobile*
(4) ☐ Any *automobile* for which a premium is included in the declarations for Medical Payments
(5) ☐ Any *non-owned automobile*
(6) ☐ ____________________

I. Coverage F—Automobile Medical Payments

The company will pay all reasonable *medical expense* incurred within one year from the date of the accident:

Division 1. to or for each person who sustains *bodily injury*, caused by accident, while *occupying* a *designated automobile* which is being used by a person for whom *bodily injury* liability insurance is afforded under this policy with respect to such use;

Division 2. to or for each *insured* who sustains *bodily injury*, caused by accident, while *occupying* or, while a pedestrian, through being struck by a *highway vehicle*.

Exclusions

This insurance does not apply:

(a) to *bodily injury* to any person or *insured* while employed or otherwise engaged in duties in connection with an *automobile business*, if benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;

(b) 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;

(c) under Division 1, to *bodily injury* to any employee of the *named insured* arising out of and in the course of employment by the *named insured*, but this exclusion does not apply to any such *bodily injury* arising out of and in the course of domestic employment by the *named insured* unless benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law;

(d) under Division 2, to *bodily injury* sustained while *occupying* a *highway vehicle* owned by any *insured*, or furnished for the regular use of any *insured* by any person or organization other than the *named insured*.

II. Persons Insured—Division 2.

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

(a) any person designated as *insured* in the declarations;

(b) while residents of the same household as such designated person, his spouse and the relatives of either;

and if such designated person shall die, any person who was an *insured* at the time of such death shall continue to be an *insured*.

III. Limit of Liability

The limit of liability for Automobile Medical Payments Coverage stated in the declarations as applicable to "each person" is the limit of the company's liability for all *medical expense* for *bodily injury* to any person, including any *insured*, as the result of any one accident.

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

IV. Additional Definitions

The additional definitions applicable to automobile bodily injury liability insurance also apply to this insurance; and when used in reference to this insurance (including endorsements forming a part of the policy):

"**designated automobile**" means an *automobile* designated in the declarations and includes:

(a) an *automobile* not owned by the *named insured* while temporarily used as a substitute for an *owned automobile* designated in the schedule when withdrawn from normal use for servicing or repair or because of its breakdown, loss or destruction; and

(b) a trailer designed for use with a *private passenger automobile*, if not being used for business purposes with another type *automobile* and if not a home, office, store, display or passenger trailer;

"**highway vehicle**" means a land motor vehicle or trailer other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"**medical expense**" means expenses for necessary medical, surgical, X-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services;

"**occupying**" means in or upon or entering into or alighting from.

V. Policy Period; Territory

This insurance applies only to accidents which occur during the policy period within the territory described in paragraph (1) or (2) of the definition of "*policy territory*".

VI. Additional Conditions

A. Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and such payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

B. Excess Insurance

Except with respect to an *owned automobile*, the insurance under Division 1 shall be excess insurance over any other valid and collectible automobile medical payments or automobile *medical expense* insurance.

The insurance under Division 2 shall be excess insurance over any other valid and collectible automobile medical payments or automobile *medical expense* insurance available to the *insured* under any other policy.

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*)

AID 005086

Coverages C and D—For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

IV. Policy Period; Territory

This insurance applies only to *bodily injury* or *property damage* which occurs during the policy period within the territory described in paragraph (1) or (2) of the definition of *policy territory*.

V. Additional Definitions

When used in reference to this insurance (including endorsements forming a part of the policy):

"automobile business" means the business or occupation of selling, repairing, servicing, storing or parking *automobiles;*

"hired automobile" means an *automobile* not owned by the *named insured* which is used under contract in behalf of, or loaned to, the *named insured*, provided such *automobile* is not owned by or registered in the name of (a) a partner or executive officer of the *named insured* or (b) an employee or agent of the *named insured* who is granted an operating allowance of any sort for the use of such *automobile;*

"non-owned automobile" means an *automobile* which is neither an *owned automobile* nor a *hired automobile;*

"owned automobile" means an *automobile* owned by the *named insured;*

"private passenger automobile" means a four wheel private passenger or station wagon type *automobile;*

"trailer" includes semi-trailer but does not include *mobile equipment.*

VI. Additional Condition

Excess Insurance—Hired and Non-Owned Automobiles

With respect to a *hired automobile* or a *non-owned automobile*, this insurance shall be excess insurance over any other valid and collectible insurance available to the *insured*.

CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)

DECLARATIONS SCHEDULE Forming part of Policy No. T-RNSL-922224-73

No.	Designation of Contracts	Code	Premium Bases	Rates B.I.	Rates P.D.	Advance Premium B.I.	Advance Premium P.D.
	All written contracts		(a) Cost (b) Sales	(a) Per $100 of Cost (b) Per $1000 of Sales			
			INCLUDED IN COMPOSITE RATE				
					Total		

I. Coverage Y—Contractual Bodily Injury Liability

Coverage Z—Contractual Property Damage Liability

The company will pay on behalf of the *insured* all sums which the *insured*, by reason of *contractual liability* assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as *damages* because of

Coverage Y—*bodily injury* or

Coverage Z—*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

(1) any arbitration proceeding wherein the company is not entitled to exercise the *insured's* rights in the choice of arbitrators and in the conduct of such proceedings, or

(2) 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 *incidental contract;*

(b) (1) if the *insured* is an architect, engineer or surveyor, to *bodily injury* or *property damage* arising out of professional services performed by such *insured*, including

(i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and

(ii) supervisory, inspection or engineering services;

(2) if the indemnitee of the *insured* is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

(i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, or

(ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the *bodily injury* or *property damage;*

(c) 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;

(d) to *bodily injury* or *property damage* for which the indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, 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;

(e) 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;

(*Continued on Page 2*)

(f) 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;

(g) to any obligation for which the *insured* may be held liable in an action on a contract by a third party beneficiary for *bodily injury* or *property damage* arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;

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

(i) 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;

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

(k) 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;

(l) 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;

Unless stated in the schedule for this insurance as not applicable, the following exclusions also apply to *contractual liability* assumed by the *insured* under any agreement relating to construction operations.

This insurance does not apply:

(m) to *bodily injury* or *property damage* arising out of construction, maintenance or repair of watercraft or loading or unloading thereof;

(n) to *bodily injury* or *property damage* arising out of operations, within fifty feet of any railroad property, affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing.

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;

(b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

(c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

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*, or (3) claims made or *suits* brought on account of *bodily injury* or *property damage*, the company's liability is limited as follows:

Coverage Y—The limit of *bodily injury* liability stated in the declarations 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 Z—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*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all *damages* because of all *property damage* to which this coverage applies shall not exceed the limit of *property damage* liability stated in the declarations as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the *named insured*.

Coverages Y and Z—For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

IV. Policy Period; Territory

This insurance applies *only* to *bodily injury* or *property damage* which occurs during the policy period within the *policy territory*.

V. Additional Definitions

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract or agreement; provided, however, that *contractual liability* shall not be construed as including liability under a warranty of the 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;

"suit" includes an arbitration proceeding to which the *insured* is required to submit or to which the *insured* has submitted with the company's consent.

VI. Additional Conditions

Arbitration

The company shall be entitled to exercise all of the *insured's* rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

Premium

The advance premium stated in the schedule is the estimated premium on account of such written contracts as are on file with or known to the company. The *named insured* shall notify the company of all other written contracts entered into during the policy period to which this insurance applies.

Description of Terms Used As Premium Base

When used as a premium basis:

(1) the word **"cost"** means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "*cost*" is the basis of premium, regardless of whether any liability is assumed under such contracts by the *insured*. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the *insured*, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusions (m) or (n) apply, unless such exclusions are voided in the schedule.

(2) the word **"sales"** means the gross amount of money charged by the *named insured* or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the *named insured* and such others collect as a separate item and remit directly to a governmental division.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

AUTOMOBILE MEDICAL PAYMENTS INSURANCE

MASSACHUSETTS COMPULSORY INSURANCE EXCLUSION

It is agreed that the insurance does not apply with respect to any *automobile* with respect to which insurance is required of the *named insured* by the Massachusetts Compulsory Liability Security Act (Chapter 346, Acts of 1925) or by any act amendatory thereof or supplementary thereto, while such *automobile* is registered in Massachusetts under a certification of insurance required by said act.

This exclusion is not applicable to ____________________ coverage(s).

Amending Policy No. T-RNSL-922224-72

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-11372 7-66 PRINTED IN U.S.A. N.S.

A0008

AID 005090

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

AUTOMOBILE MEDICAL PAYMENTS INSURANCE

USE OF OTHER AUTOMOBILES COVERAGE – LIMITED FORM

It is agreed that such insurance as is afforded by the policy, under the *bodily injury* liability and *property damage* liability coverages and division 1 of the Automobile Medical Payments coverage, with respect to any *owned private passenger automobile* covered under the policy also applies with respect to any other *automobile*, subject to the following additional provisions:

1. **Persons Insured**

   Each of the following is an *insured* under the *bodily injury* liability and *property damage* liability insurance afforded under this endorsement to the extent set forth herein:

   (a) each individual named below and, while a resident of the same household, the spouse of such individual, and

   (b) any other person or organization, not owning or hiring the *automobile*, but only with respect to his or its liability because of acts or omissions of an *insured* under (a) above.

2. **Exclusions**

   This insurance does not apply:

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

   (b) to any *insured* while employed in or otherwise engaged in duties in connection with an *automobile business;*

   (c) if the individual named below is an employee, to the employer of such individual;

   (d) if the individual named below is a partner, to the partnership of which such individual is a member;

   (e) to any *automobile* owned by or furnished or available for the regular use of such named individual, his spouse or any resident of the same household other than a private chauffeur or domestic servant of such named individual or spouse;

   (f) to any *automobile* while used in the business or occupation of the named individual or spouse except a *private passenger automobile* operated or occupied by such *named insured*, spouse, private chauffeur or domestic servant;

   (g) to any *automobile* while being used by the *insured* as a public or livery conveyance; but this exclusion does not apply to *bodily injury or property damage* which results from the *insured's* occupancy of such *automobile* other than as the operator thereof.

3. **Excess Insurance** This insurance shall be excess insurance over any other valid and collectible insurance available to the *insured*.

4. The insurance afforded because of the naming herein of any individual is only with respect to such and so many of the following coverages as are indicated by specific premium charge or charges for such person.

Name of Individual:	Premium: Bodily Injury Liability	Premium: Property Damage Liability	Premium: Automobile Medical Payments
SEE ENDORSEMENT [illegible]		[illegible]	
Total Premium $		$	$

Amending Policy No. [illegible]

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-11353 7-66 PRINTED IN U.S.A. N.S.

A6100

AID 005091

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

AUTOMOBILE MEDICAL PAYMENTS INSURANCE

APPLICATION OF INSURANCE TO OWNER OF HIRED AUTOMOBILE

With respect to the *hired automobile* described below or designated in the policy as subject to this endorsement, it is agreed that:

(1) The insurance applies as primary insurance.

(2) Subject otherwise to the Persons Insured provision, the insurance covers as an *insured* the owner, any lessee (of whom the *named insured* is a sub-lessee) and any agent or employee of such owner or lessee, but only while such *automobile* is used in the business of the *named insured* as stated in the declarations, or by or on behalf of the *named insured* for personal or pleasure purposes, and subparagraph (ii) of the Persons Insured provision is amended accordingly.

Description of Automobile: ALL AUTOMOBILES HIRED FROM:

CONSOLIDATED LEASING CORP
507 S FLOWER ST
LOS ANGELES CA 90017

Amending Policy No. T-RNSL-922224-72

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

A6200

C-11413 7-66 PRINTED IN U.S.A. N.S.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

AUTOMOBILE MEDICAL PAYMENTS INSURANCE

HIRED AUTOMOBILE LIMITATION

It is agreed that the insurance with respect to *hired automobiles* does not apply with respect to the following *automobile:*

Description of Automobile: ALL AUTOMOBILES OWNED BY:

CONSOLIDATED LEASING CORP
507 S FLOWER ST
LOS ANGELES CA 90017

Amending Policy No. T-RNSL-922224-72

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-11411 7-66 PRINTED IN U.S.A. N.S.

A6202

PUC [illegible]
Colo. Form [illegible] Revision [illegible]

The Public Utilities Commission of the State of Colorado

UNIFORM PUBLIC LIABILITY AND PROPERTY DAMAGE ENDORSEMENT

The policy to which this endorsement is attached is written in pursuance of, and is to be construed in accordance with any one or more of the following laws of the State of Colorado:

Chapter [illegible]—C.R.S. 1963
Chapter [illegible]—C.R.S. 1963
Chapter 115-10-6—C.R.S. 1963

and the Rules and Regulations of the Public Utilities Commission of the State of Colorado adopted thereunder and applicable to the Insured. In consideration of the premium stated in the policy to which this endorsement is attached, the Insurer hereby waives a description of the motor vehicle or motor vehicles to be insured thereunder, and agrees to pay any final judgment within the limits set forth in the policy or endorsements attached thereto, for injury to, and/or death of persons (with the exception of any employee of the Assured) and damage to property (excluding property of the Assured or property which is rented or leased by the Assured or property other than the baggage of passengers in the custody of the Assured or carried in or upon any automobile of the Assured) resulting from the ownership, maintenance or use of any and all motor vehicles and/or trailers, pursuant to a Certificate of Public Convenience and Necessity or a Permit issued by the Public Utilities Commission of the State of Colorado, and further agrees that upon the failure of the Insurer to pay any such final judgment, such judgment creditor may maintain an action in any court of competent jurisdiction to compel such payment. It is understood and agreed by and between the Insurer and the Assured that the right of any person to recover hereunder shall not be affected by any act or omission of the Assured or of any employee of the Assured with regard to any condition or requirement of said policy, but all the terms and conditions of the policy shall remain in full force and be binding as between the Insurer and the Assured; and the Insurer shall be reimbursed by the Assured for any and all loss, costs or expenses paid or incurred by the Insurer which the Insurer would not be obligated to pay under the provisions of the policy independently of this endorsement.

MINIMUM SCHEDULE

*On each motor vehicle used for the transportation of persons and/or property:

Passenger Capacity	Not to Exceed for Death or Injury to: Any One Person	All Persons	Property Damage
12 or less	$25,000	$ 50,000	$5,000
13 to 18, inclusive	25,000	70,000	5,000
19 to 24, inclusive	25,000	90,000	5,000
More than 24	25,000	100,000	5,000

**On vehicles used for the transportation of property: For death or injury to any one person, $25,000; all persons, $50,000; property damage, $5,000.

All conditions and provisions of this policy, and any statements or agreements contained therein or endorsed thereon in conflict with this endorsement are, by agreement of all parties hereto, held null and void insofar as they are in conflict herewith.

The policy to which this endorsement is attached shall not be cancelled until after ten days notice in writing shall have first been given by the Insurance Company or its authorized agent to the Public Utilities Commission of the State of Colorado, at its office at Denver, Colorado, said ten days notice to commence to run from the date the date notice is actually received at the office of the Commission **AND TO BE ON PAPER 8½ INCHES BY 11 INCHES.**

ATTACHED TO AND FORMING A PART OF POLICY NO. T-RNSL-922224-72

issued by the TRAVELERS INDEMNITY COMPANY ~~Insurance Company~~ XX

to THE ANACONDA COMPANY ETAL PER END 8000(A)

*Eliminate reference to transportation of passengers when endorsement is attached to policy issued to a property carrier only. MTC
**Eliminate reference to transportation of property when endorsement is attached to policy issued to a passenger carrier only.
Full schedule applies to carrier of both passengers and property.
THIS FORM OF ENDORSEMENT IS REQUIRED TO BE ATTACHED TO THE POLICY OF PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE BUT NOT TO THE CERTIFICATE OF INSURANCE AND MUST BE GIVEN TO THE INSURED AND NOT FILED WITH THE COMMISSION.

IRB 2133G

OREGON PUBLIC UTILITIES COMMISSIONER

Endorsement for Motor Carrier Policies of Insurance for Bodily Injury Liability and Property Damage Liability — Automatic Coverage

The policy to which this endorsement is attached is an Automobile Bodily Injury Liability and Property Damage Liability Policy and is hereby amended to assure compliance by the named insured, as a motor carrier of passengers or property with appropriate provisions of the Motor Transportation Code of Oregon, as amended, and the pertinent rules and regulations of the Public Utilities Commissioner of Oregon, promulgated in accordance with the provisions of the Motor Transportation Code of Oregon.

In consideration of the premium stated in the policy to which this endorsement is attached, or becomes a part, when duly countersigned, the company hereby agrees to pay any final judgment recovered against the named insured for bodily injury to or the death of any persons or loss of or damage to property of others (excluding injury to or death of the named insured's employees while engaged in the course of their employment, and loss of or damage to property owned or operated by or in the care, custody or control of the named insured, and property transported by the named insured, designated as cargo, and to any obligation for which the named insured may be held liable under any Workmen's Compensation Law), resulting from the negligent operation, maintenance, ownership, or use of motor vehicles under permit issued to the named insured by the Public Utilities Commissioner of Oregon, or otherwise under the Oregon Motor Transportation Code, within the limits of liability hereinafter provided, regardless of whether such motor vehicles are specifically described in the policy or not. It is understood and agreed that upon failure of the company to pay any such final judgment recovered against the named insured, the judgment creditor may maintain an action in any court of competent jurisdiction against the company to compel such payment. The bankruptcy or insolvency of the named insured shall not relieve the company of any of its obligations hereunder. The liability of the company extends to such losses, damages, injuries, or deaths whether occurring on the route or in the territory authorized to be served by the named insured or elsewhere, within the State of Oregon, but as respects this endorsement only while operating under the provisions of the Motor Transportation Code of Oregon.

The liability of the company on each motor vehicle for the following limits shall be a continuing one notwithstanding any recovery hereunder, in the following minimum amounts:

TYPE OF MOTOR VEHICLE	BODILY INJURY LIABILITY		PROPERTY DAMAGE
	Limit for Each Person	Limit for Each Accident	Limit for Each Accident
Each motor vehicle authorized for use in the transportation of property or persons	$10,000	$20,000	$10,000

In the event the policy to which this endorsement is attached is issued for limits greater than those prescribed herein, the terms and conditions of this endorsement shall apply only to the minimum limits set forth in this endorsement.

Nothing contained in the policy or any endorsements thereon, nor the violation of any of the provisions of the policy or of any endorsement thereon by the named insured, shall relieve the company from liability hereunder or from the payment of any such final judgment, but as respects any equipment of the named insured while being operated by others under an interchange of equipment agreement or requirement, the insurance afforded by this policy shall be excess over any other valid and collectible insurance available to the named insured.

The named insured agrees to reimburse the company for any payment made by the company on account of any accident, claim, or suit involving a breach of the terms of the policy, and for any payment that the company would not have been obligated to make under the provisions of the policy, except for the agreement contained in this endorsement.

Cancellation of this endorsement or of the policy to which it is attached may be effected by the company or the named insured giving not less than 15 days' notice in writing to the Public Utilities Commissioner of Oregon at his office in Salem, Oregon, said 15 days to commence to run from the date notice is actually received at the office of said Commissioner.

Attached to and forming part of Policy No. T-R[illegible] 92222[illegible] issued by the TRAVELERS

INDE[illegible] (herein called company) of HART[illegible]RD CT

To THE ANACONDA CO[illegible] ETAL PER END 8[illegible] of [illegible] YOR[illegible] NY 1[illegible]004

Dated at .... this .... day of .... , 19..........

William L. [illegible]

Authorized Company Representative

MP-044—1-1-64 Revised
TRS 2467-C

M63A

AID 005095

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

AMENDMENT OF "PERSONS INSURED" – CALIFORNIA

It is agreed that, with respect only to an *automobile* which is principally garaged or principally used in the state of California, the "Persons Insured" provision is amended by substituting the following for subdivision (v) in the sentence beginning "None of the following is an *insured*:"

(v) any person while employed in or otherwise engaged in duties in connection with an *automobile business* if there is other valid and collectible insurance therefor available to such person either as a *named insured* or as an agent or employee of a *named insured* under a policy with limits at least equal to the requirements of the applicable Financial Responsibility Law, but this provision does not apply:

(1) in the event there is no such other valid and collectible insurance provided that, in such event, the insurance afforded hereunder shall apply to such person as an *insured* while so employed or engaged but shall be limited to the requirements of the applicable Financial Responsibility Law;

(2) as respects an *automobile business* operated by the *named insured*, to the *named insured*, a resident of the same household as the *named insured*, a partnership in which the *named insured* or such resident is a partner or to any partner, agent or employee of the *named insured*, such resident or partnership.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

NB-A20

C-11772 12-66 PRINTED IN U.S.A. N.S.

25. PREMIUM DISCOUNT ENDORSEMENT—TEXAS

AUTOMOBILE LIABILITY INSURANCE

This endorsement forms a part of Policy No. T-RNSL-922224-72 issued to

by the TRAVELERS INDEMNITY COMPANY at its Agency
(Name of Insurance Company)

located (city and state) and is effective from
(12:01 A. M. Standard Time)

(The information above is required only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement forms a part of the policy to which attached, effective from its date of issue unless otherwise stated herein.

It is agreed that the premium pertaining to Texas for Automobile Liability and Medical Payments insurance is subject to discount in accordance with the following procedure:

1. **Texas Automobile Liability Standard Premium.** Such premium pertaining to Texas computed in accordance with the provisions of the policies designated in paragraph 4 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, shall be known as the Texas Automobile Liability Standard Premium.

2. **Total Standard Premium for All States.** The Automobile Liability and Medical Payments Premium computed in accordance with the provisions of the policies designated in paragraph 4 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, any Automatic Premium Adjustment Endorsement, any Premium Return Plan Endorsement, or other Premium Discount Endorsement, shall be known as the Total Standard Premium.

3. **Premium Discount—Texas**
   (a) **For policy periods of one year or less**—The Texas Automobile Liability Standard Premium shall be subject to the applicable discount percentages for the Total Standard Premium obtained from the "Table of Texas Premium Discount Percentages (Automobile Liability)" set out on the reverse side hereof.

   (b) **For policy periods of more than one year**—The Texas Automobile Liability Standard Premium for each annual period or portion thereof during the policy period shall be subject to the applicable discount percentages stated in said "Table of Texas Premium Discount Percentages (Automobile Liability)" opposite the Total Standard Premium for the policies for each such period or portion thereof during the policy period.

   (c) If retrospective rating is applicable to a part of the premium pertaining to Texas, the amount of premium discount applicable to the Texas Automobile Liability Standard Premium, exclusive of any premium subject to any Retrospective Rating Plan, shall be the difference between (1) the discount determined by applying to the Texas Automobile Liability Standard Premium the applicable percentages stated in said Table opposite the Total Standard Premium, and (2) the discount determined by applying to that portion of the Texas Automobile Liability Standard Premium which is subject to retrospective rating the applicable percentage stated in said Table opposite so much of the Total Standard Premium as is subject to retrospective rating.

4.

Policy Numbers	Estimated Standard Premium
TRNSL-922224-72	
TRFMC-922221-72	
	Total

Applicable premium percentages based on total estimated advance standard premium:

Taxicabs, Livery, Buses and Long Haul Truckmen ....%

Garage Liability ....%

All other, including School Buses ....%

AID 005097

SEE REVERSE SIDE FOR FURTHER PROVISIONS

By William E. Tomalis
(Duly Authorized Representative)

THE CHARTER OAK FIRE INSURANCE COMPANY

THE TRAVELERS INDEMNITY COMPANY

FORM 25.—PREMIUM DISCOUNT ENDORSEMENT—TEXAS
Texas Standard Automobile Endorsement
Revised November 1, 1958

Total Standard Premium See Note (1)	Taxicabs, Livery, Buses and Long Haul Truckmen	Garages	All Other Including School Buses	Total Standard Premium See Note (1)	Taxicabs, Livery, Buses and Long Haul Truckmen	Garages	All Other Including School Buses	Total Standard Premium See Note (1)	Taxicabs, Livery, Buses and Long Haul Truckmen	Garages	All Other Including School Buses
(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)
$1,000	0.0%	0.0%	0.0%	$6,400	2.3%	5.7%	5.2%	$60,000	8.7%	12.9%	12.2%
1,050	.1	.4	.3	6,600	2.5	5.8	5.3	62,500	8.8	13.0	12.3
1,100	.1	.6	.6	6,800	2.6	5.9	5.4	65,000	8.9	13.1	12.5
1,150	.1	.8	.7	7,000	2.8	6.1	5.5	67,500	9.0	13.3	12.6
1,200	.2	1.0	.9	7,200	2.9	6.2	5.6	70,000	9.1	13.4	12.7
1,250	.2	1.2	1.1	7,400	3.0	6.3	5.7	72,500	9.1	13.5	12.8
1,300	.2	1.3	1.2	7,600	3.1	6.4	5.8	75,000	9.2	13.6	13.0
1,350	.3	1.5	1.4	7,800	3.3	6.5	5.8	80,000	9.3	13.8	13.2
1,400	.3	1.6	1.5	8,000	3.4	6.5	5.9	85,000	9.4	14.0	13.3
1,450	.3	1.8	1.6	8,200	3.5	6.6	6.0	90,000	9.5	14.1	13.5
1,500	.3	1.9	1.7	8,400	3.6	6.7	6.1	95,000	9.6	14.2	13.6
1,550	.4	2.0	1.8	8,600	3.6	6.8	6.1	100,000	9.6	14.3	13.7
1,600	.4	2.1	1.9	8,800	3.7	6.9	6.2	105,000	9.7	14.4	13.8
1,650	.4	2.2	2.0	9,000	3.8	6.9	6.3	110,000	9.8	14.5	13.9
1,700	.4	2.3	2.1	9,200	3.9	7.0	6.3	115,000	9.8	14.6	14.0
1,750	.4	2.4	2.2	9,400	4.0	7.1	6.4	120,000	9.9	14.7	14.1
1,800	.5	2.5	2.3	9,600	4.0	7.1	6.4	125,000	9.9	14.8	14.2
1,850	.5	2.6	2.3	9,800	4.1	7.2	6.5	130,000	10.0	14.8	14.2
1,900	.5	2.6	2.4	10,000	4.2	7.3	6.6	135,000	10.0	14.9	14.3
1,950	.5	2.7	2.5	10,500	4.4	7.4	6.7	140,000	10.0	14.9	14.4
2,000	.5	2.8	2.6	11,000	4.5	7.5	6.8	145,000	10.1	15.0	14.4
2,100	.5	2.9	2.7	11,500	4.6	7.6	6.9	150,000	10.1	15.1	14.5
2,200	.6	3.1	2.8	12,000	4.8	7.7	7.0	162,500	10.2	15.2	14.6
2,300	.6	3.2	2.9	12,500	4.9	7.8	7.0	175,000	10.2	15.3	14.7
2,400	.6	3.3	3.0	13,000	5.0	7.9	7.1	187,500	10.3	15.3	14.8
2,500	.6	3.3	3.0	13,500	5.1	8.0	7.2	200,000	10.3	15.4	14.9
2,600	.6	3.4	3.1	14,000	5.1	8.0	7.2	212,500	10.4	15.5	14.9
2,700	.6	3.5	3.2	14,500	5.2	8.1	7.3	225,000	10.4	15.5	15.0
2,800	.6	3.6	3.2	15,000	5.3	8.2	7.4	237,500	10.4	15.6	15.0
2,900	.7	3.6	3.3	16,000	5.5	8.3	7.5	250,000	10.5	15.6	15.1
3,000	.7	3.7	3.4	17,000	5.6	8.4	7.6	262,500	10.5	15.7	15.1
3,100	.7	3.8	3.4	18,000	5.7	8.5	7.6	275,000	10.5	15.7	15.2
3,200	.7	3.8	3.5	19,000	5.8	8.6	7.7	287,500	10.5	15.7	15.2
3,300	.7	3.9	3.5	20,000	5.9	8.6	7.8	300,000	10.5	15.8	15.2
3,400	.7	3.9	3.6	21,000	5.9	8.7	7.8	312,500	10.6	15.8	15.3
3,500	.7	4.0	3.6	22,000	6.0	8.8	7.9	325,000	10.6	15.8	15.3
3,600	.7	4.0	3.6	23,000	6.1	8.8	7.9	337,500	10.6	15.9	15.3
3,700	.7	4.0	3.7	24,000	6.1	8.9	8.0	350,000	10.6	15.9	15.3
3,800	.7	4.1	3.7	25,000	6.2	8.9	8.0	362,500	10.6	15.9	15.3
3,900	.7	4.1	3.7	27,500	6.3	9.0	8.1	375,000	10.6	15.9	15.4
4,000	.8	4.2	3.8	30,000	6.6	9.4	8.5	387,500	10.6	15.9	15.4
4,200	.8	4.2	3.8	32,500	6.9	9.9	9.0	400,000	10.7	16.0	15.4
4,400	.8	4.3	3.9	35,000	7.2	10.3	9.5	412,500	10.7	16.0	15.4
4,600	.8	4.3	3.9	37,500	7.4	10.7	9.9	425,000	10.7	16.0	15.5
4,800	.8	4.4	4.0	40,000	7.6	11.1	10.3	437,500	10.7	16.0	15.5
5,000	.9	4.5	4.1	42,500	7.8	11.4	10.6	450,000	10.7	16.0	15.5
5,200	1.2	4.7	4.3	45,000	8.0	11.7	10.9	462,500	10.7	16.0	15.5
5,400	1.4	4.9	4.5	47,500	8.2	11.9	11.2	475,000	10.7	16.0	15.5
5,600	1.6	5.1	4.6	50,000	6.3	12.1	11.4	487,500	10.7	16.0	15.5
5,800	1.8	5.3	4.8	52,500	8.4	12.4	11.6	500,000 and over	See Note (2).		
6,000	2.0	5.4	4.9	55,000	8.5	12.5	11.8				
6,200	2.2	5.6	5.0	57,500	8.6	12.7	12.0				

Notes: (1) If the Total Standard Premium is between two of the amounts shown in column (1), the premium discount percentage applicable is that shown for the lower of such amounts.

(2) If the Total Standard Premium is $500,000 or over, the premium discount percentage applicable for each subdivision of automobile liability insurance shall be determined as the weighted average of the percentages shown in (b) for the first $500,000 of Total Standard Premium and the percentage shown in (c) for the portion of Total Standard Premium over $500,000:

Subdivisions of Automobile Liability Insurance (a)	First $500,000 (b)	Portion over $500,000 (c)
Taxicabs, Livery, Buses and Long Haul Truckmen	10.7%	11.0%
Garage Liability	16.1	16.5
All other, including School Buses	15.5	16.0

AID 005098

(TEXAS)

This endorsement forms a part of Policy No. .... issued to ....

by the .... at its Agency
(Name of Insurance Company)

located (city and state) ...... HARTFORD ...... and is effective from JAN 1 1972
(12:01 A. M. Standard Time)

It is agreed that the premium reduction percentage stated in the declarations or computed in accordance with the Premium Reduction Table forming a part of the policy does not apply to the premium for automobiles principally garaged in Texas.

THE CHARTER OAK FIRE INSURANCE COMPANY

THE TRAVELERS INDEMNITY COMPANY

By William L. Tanahill
(Duly Authorized Representative)

Secretary

FORM 1503—APPLICATION OF PREMIUM REDUCTION PERCENTAGE
Texas Standard Automobile Endorsement
Prescribed May 1, 1948

AID 005099

158F. AMENDATORY ENDORSEMENT

(To be attached to the Basic Automobile Liability Policy, Automobile Combination Policy and Comprehensive Automobile Liability Policy in which Automobile Medical Payments is printed, and to all policies to which Automobile Medical Payments Endorsement 157 is attached, when one or more of the endorsements hereinafter listed are applicable to such policy.)

This endorsement forms a part of Policy No. T-RNSL-922224-72 issued to

by the TRAVELERS INDEMNITY COMPANY (Name of Insurance Company) at its Agency

located (city and state) and is effective from (12:01 A.M. Standard Time)

(The information above is required only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement forms a part of the policy to which attached, effective from its date of issue unless otherwise stated herein.

1. With respect to the endorsements listed below, where the words "Basic Medical Payments" appear there shall be substituted therefor the words "Automobile Medical Payments"; and where the words "for Basic Medical Payments and for Extended Medical Payments" appear there shall be substituted therefor the words "and for Automobile Medical Payments."

Endorsements numbered:

1	45B	66C	92A	99	109D	110D	129
1B	45C	79A	93	100	109E	110E	129A
1C	60B	84	93A	101A	109G	111D	135
5	64A	89	94	101B	109H	116	157H
5A	65	91	94A	101C	110A	120A	157J
21	65C	91A	97	101D	110B	127	
44	66A	91B	98	102C	110C	127A	

2. With respect to Endorsements 80 and 80A, where the words "Basic Medical Payments" appear in the introductory paragraphs or in the schedule or both, there shall be substituted therefor the words "Automobile Medical Payments."

   Where the words "Basic Medical Payments" appear in Exclusion 2(b)(7) of Endorsement 80, there shall be substituted therefor the words "division 1 of Automobile Medical Payments."

3. With respect to Endorsements 122B and 122C, where the words "Basic Medical Payments" appear in the introductory paragraph there shall be substituted therefor the words "Automobile Medical Payments."

   Paragraph 3 of Endorsement 122B and paragraph 2 of Endorsement 122C are amended to read:
   "The insurance afforded by division 1 of Automobile Medical Payments does not apply to a home, office, store, display or passenger trailer."

4. With respect to Endorsement 157J, paragraph number "1" is amended to read:
   "1. The insurance under division 1 applies with respect to any non-owned automobile if insurance for use thereof is afforded under Bodily Injury Liability Coverage of the policy."

By William L. [signature]
(Duly Authorized Representative)

FORM 158F.—AMENDATORY ENDORSEMENT
Texas Standard Automobile Endorsement
Revised October 1, 1966

THE CHARTER OAK FIRE INSURANCE COMPANY

THE TRAVELERS INDEMNITY COMPANY

[signature]
Secretary

AID 005100

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE

ADDITIONAL INSURED
(Vendors – Broad Form)

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an *insured*, but only with respect to the distribution or sale in the regular course of the vendor's business of the *named insured's products* subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
   - (a) any express warranty unauthorized by the *named insured;*
   - (b) *bodily injury* or *property damage* arising out of
     - (i) any physical or chemical change in the form of the product made intentionally by the vendor,
     - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container,
     - (iii) demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product, or
     - (iv) products which after distribution or sale by the *named insured* have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
2. The insurance does not apply to any person or organization, as *insured*, from whom the *named insured* has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

INCLUDED IN COMPOSITE

THE TRAVELERS INDEMNITY COMPANY

9-20-72 AMB

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:
COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
STOREKEEPER'S INSURANCE

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

1. to any *occurrence* which takes place after the *named insured* ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums: Bodily Injury Liability	Premiums: Property Damage Liability
SEAL BEACH ORANGE CO CA	1-NEWPORT BEACH CABLEVISION INC	INCLUDED IN COMPOSITE RATE	
	2-THE GOLDEN RAIN FOUNDATION		
	3-GENERAL TELEPHONE CO OF CALIFORNIA		

ONLY AS RESPECTS OCCURRENCES ARISING OUT OF THE NEGLIGENCE OF ANACONDA ELECTRONICS COMPANY OR ITS SUB-CONTRACTORS

Amending Policy No. T-RNSL-123224-12

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-11259 7-66 PRINTED IN U.S.A. N.S. 866

G109

AID 005102

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

STOREKEEPER'S INSURANCE

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

1. to any *occurrence* which takes place after the *named insured* ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums: Bodily Injury Liability	Premiums: Property Damage Liability
1741 WEST L[illegible] ANAHEIM CA	DONLAN CORPORATION	INCLUDED IN COMPOSITE RATE	
871 WILLOW ST REDWOOD CITY CA	MILLAND DEVELOPMENT COMPANY		

Amending Policy No. [illegible] 72

THE TRAVELERS INDEMNITY COMPANY

[signature]
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

[signature]
Secretary

C-11259 7-66 PRINTED IN U.S.A. N.S. 866

G109

AID 005103

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
STOREKEEPER'S INSURANCE

REAL PROPERTY – LIABILITY – FIRE

It is agreed that the Property Damage Liability Coverage applies to *property damage* to structures or portions thereof rented to or occupied by the *named insured* and described in this endorsement, including fixtures permanently attached thereto, if such *property damage* arises out of fire, subject to the following additional provisions:

1. With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

   This insurance does not apply to liability assumed by the *insured* under any contract or agreement.

2. The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other limit of liability stated in the policy.

Description of Property	Limit of Liability		Rate (per $100 of Limit)	Premium
283 EAST IONA AVE MUSKEGON MI	$ 10,000	each occurrence	INCLUDED IN COMPOSITE RATE	
233 NORTH LEMON ST ORANGE CA	50,000			

Amending Policy No. T-RNSL-922224-72

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

AID 005104

C-13546 10-69 PRINTED IN U.S.A. N.S.

G209A

158K. / ENDMENT OF FAMILY PROTECTION COVERAGE, PROTECTION AGAINST UNINSURED MOTORISTS, AND INSURANCE AGAINST UNINSURED MOTORISTS

This endorsement forms a part of Policy No. T-RNSL-9222 24-72 issued to ....

by the TRAVELERS INDEMNITY COMPANY .... at its Agency
(Name of Insurance Company)

located (city and state) .... and is effective from ....
(12:01 A.M. Standard Time)

(The information above is required only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement forms a part of the policy to which attached, effective from its date of issue unless otherwise stated herein.

It is agreed that:

1. The provision in the "Uninsured Motorists" or "Family Protection" coverage insuring agreement, or Coverage—Uninsured Motorists (Damage for Bodily Injury) agreement is amended to read as follows:

   Provided, for the purposes of this coverage, determination as to whether the insured or such representative is legally entitled to recover such damages, and if so the amount thereof, may be made by agreement between the insured or such representative and the company or, if they fail to agree, by arbitration in accordance with the arbitration provision of this policy, or by judicial determination.

2. The term "uninsured automobile" is changed to "uninsured motor vehicle."

3. The term "uninsured motor vehicle"* includes an automobile** with respect to which there is a bodily injury liability insurance policy applicable at the time of the accident but the company writing the same is or becomes insolvent.

4. The arbitration provision is amended to read as follows:

   "If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured motor vehicle* because of bodily injury to the insured, or do not agree as to the amount of payment which may be owing under this endorsement, then the matter or matters upon which such person and the company do not agree may, by agreement, be settled by arbitration in accordance with the rules of the American Arbitration Association, unless other means of conducting the arbitration are agreed to between the insured and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this endorsement."

*The words "uninsured highway vehicle" are substituted for "uninsured motor vehicle," and

**the words "a highway vehicle" are substituted for "an automobile"

when this endorsement is used to amend Protection Against Uninsured Motorists Insurance or Insurance Against Uninsured Motorists afforded under Standard Coverage Part.

By William L. Tomakee
(Duly Authorized Representative)

THE CHARTER OAK FIRE INSURANCE COMPANY

THE TRAVELERS INDEMNITY COMPANY

Secretary

FORM 158K.—AMENDMENT OF
FAMILY PROTECTION COVERAGE,
PROTECTION AGAINST UNINSURED MOTORISTS, AND
INSURANCE AGAINST UNINSURED MOTORISTS
Texas Standard Automobile Endorsement
Revised March 1, 1971

PREMIUM DISCOUNT ENDORSEMENT—VIRGINIA

(Automobile Liability Insurance)

It is agreed that the premium pertaining to Virginia for Automobile Liability and Medical Payments insurance is subject to discount in accordance with the following procedure:

1. **Virginia Automobile Liability Standard Premium.** Such premium pertaining to Virginia computed in accordance with the provisions of the policies designated in paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, shall be known as the Virginia Automobile Liability Standard Premium.

2. **Total Standard Premium For All States.** The Automobile Liability and Medical Payments premium computed in accordance with the provisions of the policies designated in paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, any Automatic Premium Adjustment Endorsement, any Premium Return Plan Endorsement, or other Premium Discount Endorsement, shall be known as the Total Standard Premium.

3. **Premium Discount—Virginia**

   (a) **For policy periods of one year or less**—The Virginia Automobile Liability Standard Premium shall be subject to the applicable discount percentages for the Total Standard Premium obtained from the Table of "Premium Discount Percentages Applicable to Virginia Standard Automobile Premium."

   (b) **For policy periods of more than one year**—The Virginia Automobile Liability Standard Premium for each annual period or portion thereof during the policy period shall be subject to the applicable discount percentages stated in said Table of "Premium Discount Percentages Applicable to Virginia Standard Automobile Premium" opposite the Total Standard Premium for the policies for each such period or portion thereof during the policy period.

   (c) If retrospective rating is applicable to a part of the premium pertaining to Virginia, the amount of premium discount applicable to the Virginia Automobile Liability Standard Premium, exclusive of any premium subject to any Retrospective Rating Plan, shall be the difference between (1) the discount determined by applying to the Virginia Automobile Liability Standard Premium the applicable percentages stated in said Table opposite the Total Standard Premium, and (2) the discount determined by applying to that portion of the Virginia Automobile Liability Standard Premium which is subject to retrospective rating the applicable percentage stated in said Table opposite so much of the Total Standard Premium as is subject to retrospective rating.

4. **Table—Virginia Premium Discount Percentages**—Stated on pages 2 and 3 of this endorsement.

5.

Policy Numbers	Estimated Standard Premium
[illegible]	
[illegible]	
	Total

Applicable Premium Discount Percentages based on Total Estimated Advance Standard Premium for All States:

Garages ______%

Taxis, Livery, Buses (other than School Buses) and Long Haul Truckmen ______%

All Other Automobile Liability (including School Buses) ______%

Amending Policy No. [illegible]

This endorsement is executed by The Travelers Insurance Company as respects insurance afforded by that company only; it is executed by The Travelers Indemnity Company as respects insurance afforded by that company only.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

3837B

C-9186 PRINTED IN U.S.A. 3-61

AID 005106

Premium Discount Percentages Applicable to Virginia Standard Automobile Premium

(Forming a part of Endorsement 3837B)

Total Standard Premium (1)	Garages (2)	Taxis, Livery, Buses (other than School Buses) and Long Haul Truckmen (3)	All Other Automobile Liability (including School Buses) (4)	Total Standard Premium (1)	Garages (2)	Taxis, Livery, Buses (other than School Buses) and Long Haul Truckmen (3)	All Other Automobile Liability (including School Buses) (4)
$1,000 or less	0.0%	0.0%	0.0%	$5,000	4.2%	0.9%	3.8%
1,050	0.3	0.1	0.3	5,200	4.6	1.2	4.2
1,100	0.6	0.1	0.5	5,400	4.9	1.4	4.5
1,150	0.7	0.1	0.7	5,600	5.2	1.6	4.8
1,200	0.9	0.2	0.8	5,800	5.5	1.8	5.1
1,250	1.1	0.2	1.0	6,000	5.8	2.0	5.4
1,300	1.2	0.2	1.1	6,200	6.1	2.2	5.6
1,350	1.4	0.3	1.2	6,400	6.3	2.3	5.9
1,400	1.5	0.3	1.3	6,600	6.5	2.5	6.1
1,450	1.6	0.3	1.4	6,800	6.8	2.6	6.3
1,500	1.7	0.3	1.5	7,000	7.0	2.8	6.5
1,550	1.8	0.4	1.6	7,200	7.2	2.9	6.7
1,600	1.9	0.4	1.7	7,400	7.3	3.0	6.9
1,650	2.0	0.4	1.8	7,600	7.5	3.1	7.1
1,700	2.1	0.4	1.9	7,800	7.7	3.3	7.2
1,750	2.2	0.4	2.0	8,000	7.8	3.4	7.4
1,800	2.3	0.5	2.0	8,200	8.0	3.5	7.5
1,850	2.3	0.5	2.1	8,400	8.1	3.6	7.7
1,900	2.4	0.5	2.2	8,600	8.3	3.6	7.8
1,950	2.5	0.5	2.2	8,800	8.4	3.7	7.9
2,000	2.6	0.5	2.3	9,000	8.5	3.8	8.1
2,100	2.7	0.5	2.4	9,200	8.6	3.9	8.2
2,200	2.8	0.6	2.5	9,400	8.7	4.0	8.3
2,300	2.9	0.6	2.6	9,600	8.8	4.0	8.4
2,400	3.0	0.6	2.7	9,800	8.9	4.1	8.5
2,500	3.0	0.6	2.7	10,000	9.1	4.2	8.7
2,600	3.1	0.6	2.8	10,500	9.3	4.4	8.9
2,700	3.2	0.6	2.9	11,000	9.6	4.5	9.1
2,800	3.2	0.6	2.9	11,500	9.7	4.6	9.3
2,900	3.3	0.7	3.0	12,000	9.9	4.8	9.5
3,000	3.4	0.7	3.0	12,500	10.1	4.9	9.6
3,100	3.4	0.7	3.1	13,000	10.2	5.0	9.8
3,200	3.5	0.7	3.1	13,500	10.4	5.1	9.9
3,300	3.5	0.7	3.2	14,000	10.5	5.1	10.0
3,400	3.6	0.7	3.2	14,500	10.6	5.2	10.1
3,500	3.6	0.7	3.2	15,000	10.8	5.3	10.3
3,600	3.6	0.7	3.3	16,000	11.0	5.5	10.5
3,700	3.7	0.7	3.3	17,000	11.1	5.6	10.7
3,800	3.7	0.7	3.3	18,000	11.3	5.7	10.8
3,900	3.7	0.7	3.4	19,000	11.4	5.8	11.0
4,000	3.8	0.8	3.4	20,000	11.6	5.9	11.1
4,200	3.8	0.8	3.5	21,000	11.7	5.9	11.2
4,400	3.9	0.8	3.5	22,000	11.8	6.0	11.3
4,600	3.9	0.8	3.5	23,000	11.9	6.1	11.4
4,800	4.0	0.8	3.6	24,000	12.0	6.1	11.5

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(Continued on reverse side)

Premium Discount Percentages Applicable to Virginia Standard Automobile Premium (continued)

Total Standard Premium (1)	Garages (2)	Taxis, Livery, Buses (other than School Buses) and Long Haul Truckmen (3)	All Other Automobile Liability (including School Buses) (4)	Total Standard Premium (1)	Garages (2)	Taxis, Livery, Buses (other than School Buses) and Long Haul Truckmen (3)	All Other Automobile Liability (including School Buses) (4)
$25,000	12.1%	6.2%	11.6%	$150,000	16.6%	11.0%	16.1%
27,500	12.3	6.3	11.8	162,500	16.8	11.2	16.3
30,000	12.5	6.5	12.0	175,000	17.0	11.4	16.5
32,500	12.7	6.8	12.3	187,500	17.1	11.6	16.6
35,000	13.0	7.1	12.5	200,000	17.3	11.7	16.8
37,500	13.2	7.3	12.7	212,500	17.4	11.8	16.9
40,000	13.3	7.5	12.8	225,000	17.5	12.0	17.0
42,500	13.5	7.7	13.0	237,500	17.6	12.1	17.1
45,000	13.6	7.8	13.1	250,000	17.7	12.2	17.2
47,500	13.7	8.0	13.3	262,500	17.8	12.2	17.3
50,000	13.9	8.1	13.4	275,000	17.9	12.3	17.4
52,500	14.0	8.2	13.5	287,500	17.9	12.4	17.4
55,000	14.0	8.3	13.6	300,000	18.0	12.5	17.5
57,500	14.1	8.4	13.6	312,500	18.1	12.5	17.6
60,000	14.2	8.5	13.7	325,000	18.1	12.6	17.6
62,500	14.3	8.6	13.8	337,500	18.2	12.6	17.7
65,000	14.3	8.6	13.8	350,000	18.2	12.7	17.7
67,500	14.4	8.7	13.9	362,500	18.3	12.7	17.8
70,000	14.5	8.8	14.0	375,000	18.3	12.8	17.8
72,500	14.5	8.8	14.0	387,500	18.3	12.8	17.8
75,000	14.6	8.9	14.1	400,000	18.4	12.8	17.9
80,000	14.7	9.0	14.2	412,500	18.4	12.9	17.9
85,000	14.7	9.1	14.2	425,000	18.4	12.9	17.9
90,000	14.8	9.2	14.3	437,500	18.5	12.9	18.0
95,000	14.9	9.2	14.4	450,000	18.5	13.0	18.0
100,000	15.0	9.4	14.5	462,500	18.5	13.0	18.0
105,000	15.2	9.6	14.7	475,000	18.5	13.0	18.0
110,000	15.4	9.8	14.9	487,500	18.6	13.0	18.1
115,000	15.6	10.0	15.1				
120,000	15.7	10.1	15.2				
125,000	15.9	10.3	15.4	500,000 & Over	*	*	*
130,000	16.0	10.4	15.5				
135,000	16.2	10.6	15.7				
140,000	16.3	10.7	15.8				
145,000	16.4	10.8	15.9				

NOTE: If the Total Standard Premium is between two of the amounts shown in column (1), the premium discount percentage applicable is that shown for the lower of such amounts.

*If the Total Standard Premium is $500,000 or over, the discount percentage for each kind of insurance shall be determined as the weighted average of the percentage shown in (b) for the first $500,000 of Total Standard Premium and the percentage shown in (c) for the portion of Total Standard Premium over $500,000:

Kind of Insurance (a)	First $500,000 (b)	Portion over $500,000 (c)
Garages	18.6%	19.5%
Taxis, Livery, Buses (other than School Buses) and Long Haul Truckmen	13.1	14.0
All Other Automobile Liability (including School Buses)	18.1	19.0

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C-9186A (BACK)

AID 005108

PREMIUM DISCOUNT ENDORSEMENT—NORTH CAROLINA

(Automobile and General Liability Insurance)

The premium pertaining to North Carolina for Liability and Medical Payments insurance is subject to discount in accordance with the following procedure:

1. **North Carolina Standard Premium.** Such premium pertaining to North Carolina computed in accordance with the provisions of the policies designated in paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan and exclusive of any premium under any Automobile Liability Policy applicable with respect to automobiles classified as "Livery," "Buses other than School Buses" and "Long Haul Truckmen" shall be known as the North Carolina Standard Premium.

2. **Total Standard Premium for All States.** The Liability and Medical Payments premium computed in accordance with the provisions of the policies designated in paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, any Automatic Premium Adjustment Endorsement, any Premium Return Plan Endorsement, or other Premium Discount Endorsement, shall be known as the Total Standard Premium.

3. **Premium Discount—North Carolina**

   (a) **For policy periods of one year or less**—The North Carolina Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be subject to the applicable discount percentages for the Total Standard Premium obtained from the Table of "North Carolina Premium Discount Percentages."

   (b) **For policy periods of more than one year**—The North Carolina Standard Premium for each annual period or portion thereof during the policy period shall be subject to the applicable discount percentages stated in said Table of "North Carolina Premium Discount Percentages" opposite the Total Standard Premium for the policies for each such period or portion thereof during the policy period.

   (c) If retrospective rating is applicable to a part of the premium pertaining to North Carolina, the amount of premium discount applicable to the North Carolina Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be the difference between (1) the discount determined by applying to the North Carolina Standard Premium the applicable percentages stated in said Table opposite the Total Standard Premium, and (2) the discount determined by applying to that portion of the North Carolina Standard Premium which is subject to retrospective rating the applicable percentages stated in said Table opposite so much of the Total Standard Premium as is subject to retrospective rating.

4. **Table—North Carolina Premium Discount Percentages.** Stated on Pages 2 and 3 of this endorsement.

5. **Policy Numbers** | **Estimated Standard Premium**

T-RNSL-922224-72

Total________________

Applicable Premium Discount Percentages based on Total Estimated Advance Standard Premium:

General Liability_____%
Automobile Liability—Garages_____%
Taxis_____%
All Other Automobile Liability Except Livery, Buses other than School Buses, and Long Haul Truckmen_____%

Amending Policy No. T-RNSL-922224-72

This endorsement is executed by The Travelers Insurance Company as respects insurance afforded by that company only; it is executed by The Travelers Indemnity Company as respects insurance afforded by that company only.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

4080A

C-9519 3-62 PRINTED IN U.S.A.

AID 005109

TABLE I

Premium Subject to Plan D, Limitations, Loss Conversion Factor,
State Tax Multipliers
Excess Loss Premium Factors

1. The premium for the following policies is to be computed in accordance with the provisions of Retrospective Rating Plan D in all states where such plan is or becomes applicable on an interstate basis, subject to the limitations specified herein:

   List of Policies T-RNSL-922224-72
   T-RFMC-922222-72
   T-RFMC-922235-72
   T-RFMC-922236-72

2. Plan D does not apply to the premium

3. The premium for the general liability and automobile liability insurance afforded under policies designated in paragraph 1 above for insurance in excess of the limits of liability stated below shall not be subject to Plan D:

Automobile Liability policies (Bodily Injury Liability)	$ 25,000	each person
	$ 25,000	each accident
General Liability policies (Bodily Injury Liability)	$ 25,000	each person
	$ 25,000	each accident
	$ 50,000	aggregate products
Automobile Liability policies (Property Damage Liability)	$ 25,000	each accident
General Liability policies (Property Damage Liability)	$ 25,000	each accident
	$ 50,000	aggregate operations
	$ 50,000	aggregate protective
	$ 50,000	aggregate products
	$ 50,000	aggregate contractual

The incurred losses to be included in computing the premium for the insurance subject to Plan D shall not include that portion of the losses actually paid and the reserves for unpaid losses which is in excess of the limits of liability stated above, but that part of the incurred losses consisting of premiums on bonds, interest accruing after entry of judgment, allocated loss adjustment expenses and expenses incurred in seeking recovery against a third party shall not be subject to such limits. The aggregate limits of liability stated above apply separately to each annual period included in the three year period.

4. Combined Liability Loss Limitation is $ 25.000.
5. Compensation Loss Limitation is $ NONE
6. Automobile Physical Damage Loss Limitation is $
7. Loss Conversion Factor is TO BE DETERMINED

UNDER CONTRACTUAL LIABILITY INSURANCE COVERAGE PART L26 FOR LIMITS OF LIABILITY IN EXCESS OF;

CONTRACTUAL BODILY INJURY LIABILITY	$25,000 EACH PERSON	
	$25,000 EACH ACCIDENT	
CONTRACTUAL PROPERTY DAMAGE LIABILITY	$25,000 EACH ACCIDENT	
	$50,000 AGGREGATE	

(Continued on page 4)

AID 005110

8.

STATE TAX MULTIPLIERS				
Name Of State	Workmen's Compensation And Employers' Liability	Automobile Liability	General Liability	Automobile Physical Damage
PA		1.027	1.031	

EXCESS LOSS PREMIUM FACTORS		
Workmen's Compensation And Employers' Liability	Automobile And General Liability	Automobile Physical Damage
	.015	

TABLE II—PERCENTAGES TO DETERMINE BASIC, MINIMUM, AND MAXIMUM PREMIUMS.

The basic premium, the minimum premium, and the maximum premium for insurance subject to Plan D are percentages of the standard premium for such insurance. Such percentages are computed initially upon an estimate of the standard premium and finally upon the earned standard premium for such insurance. If the standard premium lies between any two of the figures on the "Standard Premium" line, the percentages applicable shall be obtained by linear interpolation to the nearest one-tenth of 1%.

PERCENTAGES OF STANDARD PREMIUM

	50%		100%	150%	
Standard Premium	$	or less	$	$	or more
Minimum Premium					
Maximum Premium					
BASIC PREMIUM					
Workmen's Compensation					
New York					
Pennsylvania					
Texas					
Other States					

TO BE DETERMINED

Liability	
Mass. Stat. B.I.	
Mass. Non-Stat. Auto B.I.	
Texas Gen. Liab.	
Texas Auto Liab.	
Other	
Automobile Physical Damage	

This endorsement is executed by The Travelers Insurance Company as respects insurance afforded by that company only; it is executed by The Travelers Indemnity Company as respects insurance afforded by that company only.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

North Carolina Premium Discount Percentages (Continued)

Total Standard Premium (See Note) (1)	General Liability (2)	Automobile Liability—Garages (3)	Taxis (4)	All Other Automobile Liability Except Livery, Buses other than School Buses, and Long Haul Truckmen (5)
$75,000	22.2%	14.6%	8.9%	14.1%
80,000	22.3	14.7	9.0	14.2
85,000	22.4	14.7	9.1	14.2
90,000	22.5	14.8	9.2	14.3
95,000	22.6	14.9	9.2	14.4
100,000	22.7	15.0	9.4	14.5
105,000	23.0	15.2	9.6	14.7
110,000	23.3	15.4	9.8	14.9
115,000	23.5	15.6	10.0	15.1
120,000	23.7	15.7	10.1	15.2
125,000	23.9	15.9	10.3	15.4
130,000	24.0	16.0	10.4	15.5
135,000	24.2	16.2	10.6	15.7
140,000	24.4	16.3	10.7	15.8
145,000	24.5	16.4	10.8	15.9
150,000	24.7	16.6	11.0	16.1
162,500	25.0	16.8	11.2	16.3
175,000	25.2	17.0	11.4	16.5
187,500	25.5	17.1	11.6	16.6
200,000	25.6	17.3	11.7	16.8
212,500	25.8	17.4	11.8	16.9
225,000	25.9	17.5	12.0	17.0
237,500	26.1	17.6	12.1	17.1
250,000	26.2	17.7	12.2	17.2
262,500	26.3	17.8	12.2	17.3
275,000	26.4	17.9	12.3	17.4
287,500	26.5	17.9	12.4	17.4
300,000	26.6	18.0	12.5	17.5
312,500	26.6	18.1	12.5	17.6
325,000	26.7	18.1	12.6	17.6
337,500	26.8	18.2	12.6	17.7
350,000	26.8	18.2	12.7	17.7
362,500	26.9	18.3	12.7	17.8
375,000	27.0	18.3	12.8	17.8
387,500	27.0	18.3	12.8	17.8
400,000	27.0	18.4	12.8	17.9
412,500	27.1	18.4	12.9	17.9
425,000	27.1	18.4	12.9	17.9
437,500	27.2	18.5	12.9	18.0
450,000	27.2	18.5	13.0	18.0
462,500	27.2	18.5	13.0	18.0
475,000	27.3	18.5	13.0	18.0
487,500	27.3	18.6	13.0	18.1
500,000 and Over	*	*	*	*

Note: If the Total Standard Premium is between two of the amounts shown in Column (1), the premium discount percentage applicable is that shown for the lower of such amounts.

*If the Total Standard Premium is $500,000 or over, the discount percentage applicable for each kind of insurance shall be determined as the weighted average of the percentage shown in (b) for the first $500,000 of Total Standard Premium and the percentage shown in (c) for the portion of the Total Standard Premium over $500,000:

Kind of Insurance (a)	First $500,000 (b)	Portion Over $500,000 (c)
General Liability	27.3%	28.5%
Automobile Liability—Garages	18.6	19.5
Taxis	13.1	14.0
All Other Automobile Liability except Livery, Buses other than School Buses, and Long Haul Truckmen	18.1	19.0

North Carolina Premium Discount Percentages
(Forming a Part of Endorsement 4080A)

Total Standard Premium (See Note) (1)	General Liability (2)	Automobile Liability—Garages (3)	Taxis (4)	All Other Automobile Liability Except Livery, Buses other than School Buses, and Long Haul Truckmen (5)	Total Standard Premium (See Note) (1)	General Liability (2)	Automobile Liability—Garages (3)	Taxis (4)	All Other Automobile Liability Except Livery, Buses other than School Buses, and Long Haul Truckmen (5)
$1,000 or less	0.0%	0.0%	0.0%	0.0%	$7,000	12.3%	7.0%	2.8%	6.5%
1,050	0.7	0.3	0.1	0.3	7,200	12.5	7.2	2.9	6.7
1,100	1.2	0.6	0.1	0.5	7,400	12.8	7.3	3.0	6.9
1,150	1.6	0.7	0.1	0.7	7,600	13.0	7.5	3.1	7.1
1,200	1.9	0.9	0.2	0.8	7,800	13.2	7.7	3.3	7.2
1,250	2.3	1.1	0.2	1.0	8,000	13.4	7.8	3.4	7.4
1,300	2.6	1.2	0.2	1.1	8,200	13.6	8.0	3.5	7.5
1,350	2.9	1.4	0.3	1.2	8,400	13.8	8.1	3.6	7.7
1,400	3.1	1.5	0.3	1.3	8,600	14.0	8.3	3.6	7.8
1,450	3.4	1.6	0.3	1.4	8,800	14.1	8.4	3.7	7.9
1,500	3.6	1.7	0.3	1.5	9,000	14.3	8.5	3.8	8.1
1,550	3.8	1.8	0.4	1.6	9,200	14.5	8.6	3.9	8.2
1,600	4.0	1.9	0.4	1.7	9,400	14.6	8.7	4.0	8.3
1,650	4.2	2.0	0.4	1.8	9,600	14.7	8.8	4.0	8.4
1,700	4.4	2.1	0.4	1.9	9,800	14.9	8.9	4.1	8.5
1,750	4.6	2.2	0.4	2.0	10,000	15.1	9.1	4.2	8.7
1,800	4.7	2.3	0.5	2.0	10,500	15.4	9.3	4.4	8.9
1,850	4.9	2.3	0.5	2.1	11,000	15.7	9.6	4.5	9.1
1,900	5.0	2.4	0.5	2.2	11,500	15.9	9.7	4.6	9.3
1,950	5.2	2.5	0.5	2.2	12,000	16.2	9.9	4.8	9.5
2,000	5.4	2.6	0.5	2.3	12,500	16.4	10.1	4.9	9.6
2,100	5.6	2.7	0.5	2.4	13,000	16.6	10.2	5.0	9.8
2,200	5.8	2.8	0.6	2.5	13,500	16.7	10.4	5.1	9.9
2,300	6.0	2.9	0.6	2.6	14,000	16.9	10.5	5.1	10.0
2,400	6.2	3.0	0.6	2.7	14,500	17.1	10.6	5.2	10.1
2,500	6.4	3.0	0.6	2.7	15,000	17.3	10.8	5.3	10.3
2,600	6.5	3.1	0.6	2.8	16,000	17.5	11.0	5.5	10.5
2,700	6.7	3.2	0.6	2.9	17,000	17.8	11.1	5.6	10.7
2,800	6.8	3.2	0.6	2.9	18,000	18.0	11.3	5.7	10.8
2,900	6.9	3.3	0.7	3.0	19,000	18.1	11.4	5.8	11.0
3,000	7.1	3.4	0.7	3.0	20,000	18.3	11.6	5.9	11.1
3,100	7.2	3.4	0.7	3.1	21,000	18.5	11.7	5.9	11.2
3,200	7.3	3.5	0.7	3.1	22,000	18.6	11.8	6.0	11.3
3,300	7.4	3.5	0.7	3.2	23,000	18.7	11.9	6.1	11.4
3,400	7.5	3.6	0.7	3.2	24,000	18.8	12.0	6.1	11.5
3,500	7.5	3.6	0.7	3.2	25,000	19.0	12.1	6.2	11.6
3,600	7.6	3.6	0.7	3.3	27,500	19.2	12.3	6.3	11.8
3,700	7.7	3.7	0.7	3.3	30,000	19.5	12.5	6.5	12.0
3,800	7.8	3.7	0.7	3.3	32,500	19.8	12.7	6.8	12.3
3,900	7.8	3.7	0.7	3.4	35,000	20.1	13.0	7.1	12.5
4,000	7.9	3.8	0.8	3.4	37,500	20.4	13.2	7.3	12.7
4,200	8.1	3.8	0.8	3.5	40,000	20.6	13.3	7.5	12.8
4,400	8.2	3.9	0.8	3.5	42,500	20.8	13.5	7.7	13.0
4,600	8.3	3.9	0.8	3.5	45,000	21.0	13.6	7.8	13.1
4,800	8.4	4.0	0.8	3.6	47,500	21.1	13.7	8.0	13.3
5,000	8.7	4.2	0.9	3.8	50,000	21.3	13.9	8.1	13.4
5,200	9.1	4.6	1.2	4.2	52,500	21.4	14.0	8.2	13.5
5,400	9.6	4.9	1.4	4.5	55,000	21.5	14.0	8.3	13.6
5,600	10.0	5.2	1.6	4.8	57,500	21.6	14.1	8.4	13.6
5,800	10.4	5.5	1.8	5.1	60,000	21.7	14.2	8.5	13.7
6,000	10.8	5.8	2.0	5.4	62,500	21.8	14.3	8.6	13.8
6,200	11.1	6.1	2.2	5.6	65,000	21.9	14.3	8.6	13.8
6,400	11.4	6.3	2.3	5.9	67,500	22.0	14.4	8.7	13.9
6,600	11.7	6.5	2.5	6.1	70,000	22.0	14.5	8.8	14.0
6,800	12.0	6.8	2.6	6.3	72,500	22.1	14.5	8.8	14.0

(Continued on reverse side)

RETROSPECTIVE PREMIUM ENDORSEMENT—THREE YEAR—PLAN D

Amending Policy No.

It is agreed that this endorsement applies to the policies designated in Table I below and renewals thereof affording insurance with respect to the three year period commencing with the effective date of this policy, subject to the following provisions:

1. **Final Premium.** The final premium for such policies is the sum of:
   (a) the premium for the insurance not subject to Plan D, as specified in Table I, computed in accordance with the provisions of such policies, other than this endorsement, and
   (b) the premium for the insurance subject to Plan D, as specified in Table I, hereinafter referred to as the retrospective premium.

2. **Retrospective Premium.** The retrospective premium shall be the sum of:
   (a) the basic premiums for each state,
   (b) the excess loss premiums for each state, and
   (c) the converted losses for each state,
   each multiplied by the applicable state tax multiplier. The retrospective premium shall be subject to the minimum retrospective premium and to the maximum retrospective premium.

3. **Definition of Terms Used in the Computation of the Retrospective Premium.**
   (a) **"Standard premium"** means the premium for the insurance subject to Plan D computed in accordance with the provisions of the policies, other than this endorsement and exclusive of the application of any premium discount endorsement.
   (b) **"Basic premiums"** means the amounts obtained by applying to each portion of the standard premium the basic premium percentage stated in Table II as applicable thereto.
   (c) **"Excess loss premiums"** means the sum of:
      (1) the amounts obtained by applying to that portion of the standard premium under workmen's compensation and employers' liability policies for each state for which a factor is entered in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, the applicable factor times the applicable loss conversion factor,
      (2) the amounts obtained by applying to that portion of the standard premium for liability insurance under general liability and automobile liability policies, the factor stated in the Excess Loss Premium Factors (Liability) column of Table I, times the applicable loss conversion factor, and
      (3) the amounts obtained by applying to that portion of the standard premium for automobile physical damage insurance, the factor stated in the Excess Loss Premium Factors (Physical Damage) column of Table I, times the applicable loss conversion factor.
   (d) **"Incurred losses"** means the sum of:
      (1) all losses, including medical, actually paid,
      (2) reserves for unpaid losses as estimated by the company,
      (3) premiums on bonds paid for by the company in accordance with the provisions of the policies,
      (4) interest accruing after entry of a judgment against the insured,
      (5) allocated loss adjustment expenses, and
      (6) expenses incurred in seeking recovery against a third party
      under the insurance subject to Plan D, provided (i) as respects the insurance afforded under any workmen's compensation and employers' liability policy, Items (3) and (5) above shall not apply and Item (6) shall apply only if recovery is obtained against the third party, and (ii) Items (3), (4) and (5) above shall not apply as respects automobile physical damage insurance.
   (e) **"Compensation loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium under the workmen's compensation and employers' liability policies designated in Table I as subject to Plan D, applicable to any state for which a factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, arising out of bodily injury by accident or disease, including death at any time resulting therefrom, sustained by one or more employees in a single accident. For the purpose of this definition, incurred losses arising out of bodily injury by disease, including death at any time resulting therefrom, sustained by any one employee shall be deemed to arise out of a single accident.

      If, during the policy period,
      (1) the insured engages in operations in any state for which this policy affords insurance but for which no factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, and
      (2) on the date this endorsement becomes applicable with respect to any such additional state, there is a loss limitation with respect to all states specifically insured under the policy and subject to Plan D, and
      (3) the insured is eligible to elect such loss limitation in such additional state,
      such loss limitation shall also apply to incurred losses pertaining to such additional state. The excess loss premium factor applicable to such additional state, determined in accordance with the manuals in use by the company, shall be deemed to be entered in Table I.
   (f) **"Combined liability loss limitation,"** if stated in Table I, means the overall limit of incurred losses to be included in computing the retrospective premium for general liability and automobile liability insurance afforded under any policy designated in Table I as subject to Plan D, arising out of a single accident.
   (g) **"Automobile physical damage loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium for the automobile physical damage insurance afforded under any policy designated in Table I as subject to Plan D, arising out of any one occurrence.
   (h) **"Loss conversion factor"** means the factor designated in Table I.
   (i) **"Converted losses"** means the incurred losses multiplied by the applicable loss conversion factor.
   (j) **"State tax multiplier"** means the applicable factor stated in the State Tax Multiplier Table in Table I.
   (k) **"Minimum retrospective premium"** is the amount obtained by the application of the minimum premium percentage stated in Table II to the standard premium.
   (l) **"Maximum retrospective premium"** is the amount obtained by the application of the maximum premium percentage stated in Table II to the standard premium.

(Continued on page 2)

4. Payments and Computations of Premium for Insurance Subject to Plan D.

(a) **Standard Premium.** The named insured shall pay the standard premium to the company in accordance with the provisions of the policies, other than this endorsement, specifying the manner of premium payment.

(b) **Retrospective Premium.** A computation of the retrospective premium applicable to the first annual period, based upon the standard premium and incurred losses for such period, such losses to be valued as of a date six months after the expiration of such period, shall be made by the company as soon as practicable after such valuation date.

A computation of the retrospective premium, applicable to the first two annual periods, based upon the standard premium and incurred losses for such periods, such losses to be valued as of a date six months after the expiration of the second annual period, shall be made by the company as soon as practicable after such valuation date.

A computation of the retrospective premium, based upon the standard premium and incurred losses for the three year period, such losses to be valued as of a date six months after the expiration of such period, shall be made by the company as soon as practicable after such valuation date.

Such computation of the retrospective premium for the three year period shall be final if (1) all claims have been closed or it is apparent that the retrospective premium will exceed the maximum retrospective premium, and (2) within ninety days from approval of such computation by the organization having jurisdiction, the company, with the agreement of the insured, requests of such organization that the computation be final.

If such computation is not final, a further computation of the retrospective premium, based upon incurred losses valued as of a date eighteen months after termination of the policies, shall be made by the company as soon as practicable after such valuation date. Such further computation shall be final unless, within ninety days from approval of such computation by the organization having jurisdiction, the company or the named insured requests of such organization that a further computation be authorized. Any subsequent computations, to be made only at intervals of twelve months, shall each be subject to a similar procedure.

If the named insured disposes of his entire interest in the operations covered by the policies, or makes an assignment for the benefit of creditors, or is in a legal proceeding reorganized or declared bankrupt or insolvent, and if the retrospective premium as of the date of such change of status is greater than the standard premium for insurance to such date, the company may compute the retrospective premium as of such date, as soon as practicable thereafter.

After each computation, if the premium thus computed exceeds the premium paid for insurance subject to Plan D, the named insured shall pay the difference to the company; if less, the company shall return the difference to the named insured.

5. Cancellation or Non-Renewal of Policy

The cancellation or non-renewal, prior to the end of the three year period, of any policy designated in Table I shall terminate the retrospective rating plan as of the date of such policy cancellation or non-renewal.

In the event of cancellation or non-renewal by the named insured, the retrospective premium for the period such policies shall have been in force shall be computed in accordance with the provisions of this endorsement, provided:

(a) The standard premium shall be computed as the sum of (1) the audited standard premium for all completed annual periods and (2) the short rate standard premium for the period in which cancellation is effective; the minimum retrospective premium shall be the standard premium so computed.

(b) In computing the maximum retrospective premium, the standard premium shall be computed as the sum of the audited standard premium to the date of cancellation or non-renewal and the estimated standard premium from the date of cancellation or non-renewal to the end of the three year period.

In the event of cancellation or non-renewal by the company, the retrospective premium for the period such policies shall have been in force shall be computed in accordance with the provisions of this endorsement, provided if such cancellation or non-renewal is because of non-payment of premium by the named insured, the maximum retrospective premium shall be computed in the manner provided by subparagraph (b) above.

Neither the named insured nor the company may cancel or fail to renew the insurance subject to Plan D applying to a part of the operations of the named insured.

6. Revision of Tax Multipliers or Excess Loss Premium Factors. Subject otherwise to the provisions of the first paragraph of condition 1 of the policy, if during any annual period included in the three year period, any Tax Multiplier or Excess Loss Premium Factor designated in Table I is revised, any such revised Tax Multiplier or Excess Loss Premium Factor shall be applicable with respect to this endorsement, as of the commencement of the next annual period which is on or after the effective date of such revision.

(Continued on page 3)

RETROSPECTIVE PREMIUM ENDORSEMENT—THREE YEAR—PLAN D

Amending Policy No. T-RNSL-922224-73

It is agreed that this endorsement applies to the policies designated in Table I below and renewals thereof affording insurance with respect to the three year period commencing with the effective date of this policy, subject to the following provisions:

1. **Final Premium.** The final premium for such policies is the sum of:
   (a) the premium for the insurance not subject to Plan D, as specified in Table I, computed in accordance with the provisions of such policies, other than this endorsement, and
   (b) the premium for the insurance subject to Plan D, as specified in Table I, hereinafter referred to as the retrospective premium.

2. **Retrospective Premium.** The retrospective premium shall be the sum of:
   (a) the basic premiums for each state,
   (b) the excess loss premiums for each state, and
   (c) the converted losses for each state,
   each multiplied by the applicable state tax multiplier. The retrospective premium shall be subject to the minimum retrospective premium and to the maximum retrospective premium.

3. **Definition of Terms Used in the Computation of the Retrospective Premium.**
   (a) **"Standard premium"** means the premium for the insurance subject to Plan D computed in accordance with the provisions of the policies, other than this endorsement and exclusive of the application of any premium discount endorsement.
   (b) **"Basic premiums"** means the amounts obtained by applying to each portion of the standard premium the basic premium percentage stated in Table II as applicable thereto.
   (c) **"Excess loss premiums"** means the sum of:
      (1) the amounts obtained by applying to that portion of the standard premium under workmen's compensation and employers' liability policies for each state for which a factor is entered in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, the applicable factor times the applicable loss conversion factor,
      (2) the amounts obtained by applying to that portion of the standard premium for liability insurance under general liability and automobile liability policies, the factor stated in the Excess Loss Premium Factors (Liability) column of Table I, times the applicable loss conversion factor, and
      (3) the amounts obtained by applying to that portion of the standard premium for automobile physical damage insurance, the factor stated in the Excess Loss Premium Factors (Physical Damage) column of Table I, times the applicable loss conversion factor.
   (d) **"Incurred Losses"** means the sum of:
      (1) all losses, including medical, actually paid,
      (2) reserves for unpaid losses as estimated by the company,
      (3) premiums on bonds paid for by the company in accordance with the provisions of the policies,
      (4) interest accruing after entry of a judgment against the insured,
      (5) allocated loss adjustment expenses, and
      (6) expenses incurred in seeking recovery against a third party

      under the insurance subject to Plan D, provided: (i) as respects the insurance afforded under any workmen's compensation and employers' liability policy: (a) item (3) above shall not apply, (b) item (5) above shall apply as respects employers' liability coverage only, (c) item (6) above shall apply only if recovery is obtained against the third party, and (ii) items (3), (4), and (5) above shall not apply as respects automobile physical damage insurance.
   (e) **"Compensation loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium under the workmen's compensation and employers' liability policies designated in Table I as subject to Plan D, applicable to any state for which a factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, arising out of bodily injury by accident or disease, including death at any time resulting therefrom, sustained by one or more employees in a single accident. For the purpose of this definition, incurred losses arising out of bodily injury by disease, including death at any tin[e] resulting therefrom, sustained by any one employee shall be deemed to arise out of a single accident.

      If, during the policy period,
      (1) the insured engages in operations in any state for which this policy affords insurance but for which no factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, and
      (2) on the date this endorsement becomes applicable with respect to any such additional state, there is a loss limitation with respect to all states specifically insured under the policy and subject to Plan D, and
      (3) the insured is eligible to elect such loss limitation in such additional state,

      such loss limitation shall also apply to incurred losses pertaining to such additional state. The excess loss premium factor applicable to such additional state, determined in accordance with the manuals in use by the company, shall be deemed to be entered in Table I.
   (f) **"Combined liability loss limitation,"** if stated in Table I, means the overall limit of incurred losses to be included in computing the retrospective premium for general liability and automobile liability insurance afforded under any policy designated in Table I as subject to Plan D, arising out of a single accident.
   (g) **"Automobile physical damage loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium for the automobile physical damage insurance afforded under any policy designated in Table I as subject to Plan D, arising out of any one occurrence.
   (h) **"Loss conversion factor"** means the factor designated in Table I.
   (i) **"Converted losses"** means the incurred losses multiplied by the applicable loss conversion factor.
   (j) **"State tax multiplier"** means the applicable factor stated in the State Tax Multiplier Table in Table I.
   (k) **"Minimum retrospective premium"** is the amount obtained by the application of the minimum premium percentage stated in Table II to the standard premium.
   (l) **"Maximum retrospective premium"** is the amount obtained by the application of the *maximum premium* percentage stated in Table II to the standard premium.

(Continued on page 2)

4. **Payments and Computations of Premium for Insurance Subject to Plan D.**
   (a) **Standard Premium.** The named insured shall pay the standard premium to the company in accordance with the provisions of the policies, other than this endorsement, specifying the manner of premium payment.
   (b) **Retrospective Premium.** A computation of the retrospective premium applicable to the first annual period, based upon the standard premium and incurred losses for such period, such losses to be valued as of a date six months after the expiration of such period, shall be made by the company as soon as practicable after such valuation date.

   A computation of the retrospective premium, applicable to the first two annual periods, based upon the standard premium and incurred losses for such periods, such losses to be valued as of a date six months after the expiration of the second annual period, shall be made by the company as soon as practicable after such valuation date.

   A computation of the retrospective premium, based upon the standard premium and incurred losses for the three year period, such losses to be valued as of a date six months after the expiration of such period, shall be made by the company as soon as practicable after such valuation date.

   Such computation of the retrospective premium for the three year period shall be final if (1) all claims have been closed or it is apparent that the retrospective premium will exceed the maximum retrospective premium, and (2) within ninety days from approval of such computation by the organization having jurisdiction, the company, with the agreement of the insured, requests of such organization that the computation be final.

   If such computation is not final, a further computation of the retrospective premium, based upon incurred losses valued as of a date eighteen months after termination of the policies, shall be made by the company as soon as practicable after such valuation date. Such further computation shall be final unless, within ninety days from approval of such computation by the organization having jurisdiction, the company or the named insured requests of such organization that a further computation be authorized. Any subsequent computations, to be made only at intervals of twelve months, shall each be subject to a similar procedure.

   If the named insured disposes of his entire interest in the operations covered by the policies, or makes an assignment for the benefit of creditors, or is in a legal proceeding reorganized or declared bankrupt or insolvent, and if the retrospective premium as of the date of such change of status is greater than the standard premium for insurance to such date, the company may compute the retrospective premium as of such date, as soon as practicable thereafter.

   After each computation, if the premium thus computed exceeds the premium paid for insurance subject to Plan D, the named insured shall pay the difference to the company; if less, the company shall return the difference to the named insured.

5. **Cancellation or Non-Renewal of Policy**

   The cancellation or non-renewal, prior to the end of the three year period, of any policy designated in Table I shall terminate the retrospective rating plan as of the date of such policy cancellation or non-renewal.

   In the event of cancellation or non-renewal by the named insured, the retrospective premium for the period such policies shall have been in force shall be computed in accordance with the provisions of this endorsement, provided:
   (a) The standard premium shall be computed as the sum of (1) the audited standard premium for all completed annual periods and (2) the short rate standard premium for the period in which cancellation is effective; the minimum retrospective premium shall be the standard premium so computed.
   (b) In computing the maximum retrospective premium, the standard premium shall be computed as the sum of the audited standard premium to the date of cancellation or non-renewal and the estimated standard premium from the date of cancellation or non-renewal to the end of the three year period.

   In the event of cancellation or non-renewal by the company, the retrospective premium for the period such policies shall have been in force shall be computed in accordance with the provisions of this endorsement, provided if such cancellation or non-renewal is because of non-payment of premium by the named insured, the maximum retrospective premium shall be computed in the manner provided by subparagraph (b) above.

   Neither the named insured nor the company may cancel or fail to renew the insurance subject to Plan D applying to a part of the operations of the named insured.

6. **Revision of Tax Multipliers or Excess Loss Premium Factors.** Subject otherwise to the provisions of the first paragraph of condition 1 of the policy, if during any annual period included in the three year period, any Tax Multiplier or Excess Loss Premium Factor designated in Table I is revised, any such revised Tax Multiplier or Excess Loss Premium Factor shall be applicable with respect to this endorsement, as of the commencement of the next annual period which is on or after the effective date of such revision.

(Continued on page 3)

TABLE I

Premium Subject to Plan D, Limitations, Loss Conversion Factor,
State Tax Multipliers
Excess Loss Premium Factors

1. **The premium for the following policies is to be computed in accordance with the provisions of Retrospective Rating Plan D in all states where such plan is or becomes applicable on an interstate basis, subject to the limitations specified herein:**

List of Policies

T-RNSL-9[illegible]-72
T-R[illegible]MC-9[illegible]-72
T-RFMC-[illegible]2235-72
T-RFMC-9[illegible]236-72

2. **Plan D does not apply to the premium**

ALL PREMIUM OVER PLAN LIMITS
AUTOMOBILE UNINSURED MOTORISTS PROTECTION

3. **The premium for the general liability and automobile liability insurance afforded under policies designated in paragraph 1 above for insurance in excess of the limits of liability stated below shall not be subject to Plan D:**

Automobile Liability policies (Bodily Injury Liability)	$ 25,000	each person
	$ [illegible]5,000	each accident
General Liability policies (Bodily Injury Liability)	$ 25,000	each person
	$ [illegible]5,000	each accident
	$ 50,000	aggregate products
Automobile Liability policies (Property Damage Liability)	$ 25,000	each accident
General Liability policies (Property Damage Liability)	$ [illegible]5,000	each accident
	$ [illegible]0,000	aggregate operations
	$ [illegible]0,000	aggregate protective
	$ 50,000	aggregate products
	$ 50,000	aggregate contractual

UNDER CONTRACTUAL LIABILITY INSURANCE COVERAGE PART L26 FOR LIMITS OF LIABILITY IN EXCESS OF:

CONTRACTUAL BODILY INJURY LIABILITY	$[illegible]	EACH PERSON
	$[illegible]	EACH ACCIDENT
CONTRACTUAL PROPERTY DAMAGE LIABILITY	$[illegible],000	EACH ACCIDENT
	$[illegible],000	AGGREGATE

The incurred losses to be included in computing the premium for the insurance subject to Plan D shall not include that portion of the losses actually paid and the reserves for unpaid losses which is in excess of the limits of liability stated above, but that part of the incurred losses consisting of premiums on bonds, interest accruing after entry of judgment, allocated loss adjustment expenses and expenses incurred in seeking recovery against a third party shall not be subject to such limits. The aggregate limits of liability stated above apply separately to each annual period included in the three year period.

4. Combined Liability Loss Limitation is $__________
5. Compensation Loss Limitation is $__________
6. Automobile Physical Damage Loss Limitation is $__________
7. Loss Conversion Factor is__________

(Continued on page 4)

AID 005118

8.

STATE TAX MULTIPLIERS					EXCESS LOSS PREMIUM FACTORS		
Name Of State	Workmen's Compensation And Employers' Liability	Automobile Liability	General Liability	Automobile Physical Damage	Workmen's Compensation And Employers' Liability	Automobile And General Liability	Automobile Physical Damage

SEE SUPPLEMENT ATTACHED

TABLE II—PERCENTAGES TO DETERMINE BASIC, MINIMUM, AND MAXIMUM PREMIUMS.

The basic premium, the minimum premium, and the maximum premium for insurance subject to Plan D are percentages of the standard premium for such insurance. Such percentages are computed initially upon an estimate of the standard premium and finally upon the earned standard premium for such insurance. If the standard premium lies between any two of the figures on the "Standard Premium" line, the percentages applicable shall be obtained by linear interpolation to the nearest one-tenth of 1%.

PERCENTAGES OF STANDARD PREMIUM

	50%		100%	150%	
Standard Premium	$	or less	$	$	or more
Minimum Premium					
Maximum Premium					
BASIC PREMIUM					
Workmen's Compensation	TO				
New York					
Pennsylvania	BE				
Texas					
Other States	DETERMINED				
Liability					
Mass. Stat. B.I.					
Mass. Non-Stat. Auto B.I.					
Texas Gen. Liab.					
Texas Auto Liab.					
Other					
Automobile Physical Damage					

This endorsement is executed by The Travelers Insurance Company as respects insurance afforded by that company only; it is executed by The Travelers Indemnity Company as respects insurance afforded by that company only.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

SUPPLEMENT

8\. **STATE TAX MULTIPLIERS** | **EXCESS LOSS PREMIUM FACTORS**

Name Of State	Workmen's Compensation And Employers' Liability	Automobile Liability	General Liability	Automobile Physical Damage	Workmen's Compensation And Employers' Liability	Automobile And General Liability	Automobile Physical Damage
AL		1.037	1.042			.015	
AZ		1.032	1.031			.015	
CA		1.031	1.035			.015	
CO		1.030	1.033			.015	
CT		1.035	1.038			.015	
FL		1.027	1.031			.015	
GA		1.030	1.033			.015	
ID		1.037	1.042			.015	
IL		1.027	1.031			.015	
IN		1.027	1.031			.015	
KS		1.027	1.031			.015	
KY		1.027	1.031			.015	
MD		1.052	1.031			.015	
MA		1.030	1.031			.015	
MI		1.027	1.031			.015	
MS		1.037	1.042			.015	
MO		1.027	1.031			.015	
MT		1.030	1.033			.015	
NV		1.027	1.031			.015	
NJ		1.034	1.031			.015	
NY		1.034	1.042			.015	
OH		1.032	1.036			.015	
OK		1.048	1.053			.015	
RI		1.027	1.031			.015	
TN		1.027	1.031			.015	
TX		1.047	1.052			.015	
UT		1.030	1.033			.015	
VT		1.027	1.031			.015	
[illegible]		[illegible]	1.038			.015	
[illegible]		[illegible]	[illegible]			.015	
[illegible]		[illegible]	[illegible]			.015	
[illegible]		[illegible]	[illegible]			.015	

This endorsement is executed by The Travelers Insurance Company as respects insurance afforded by that company only; it is executed by The Travelers Indemnity Company as respects insurance afforded by that company only.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

4329B

UNINSURED MOTORISTS COVERAGE AMENDMENT

(Insolvent Insurer)

It is agreed that the term "uninsured automobile" includes an automobile with respect to which there is a bodily injury liability insurance policy applicable at the time of the accident but the company writing the same becomes insolvent within one year after such accident.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

4329B

C-10836 5-65 PRINTED IN U.S.A. N.S. (A795)

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

Issued to ______

Date of Issue: 12-20-71

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:

WITH RESPECT TO OPERATIONS AT CERTAIN MINING PROPERTIES IN WASATCH AND SUMMIT COUNTIES, UTAH THE POLICY IS EXTENDED TO COVER THE ADDITIONAL INTEREST OF

(1) PARK CITY VENTURES - LESSEE AND

(2) UNITED PARK CITY MINES COMPANY - OWNER

IT IS FURTHER AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY AND THIS ENDORSEMENT DOES NOT APPLY TO BODILY INJURY TO ANY EMPLOYEE OF PARK CITY VENTURES OR UNITED PARK CITY MINES COMPANY ARISING OUT OF AND IN THE COURSE OF HIS EMPLOYMENT WHILE UNDERGROUND.

SYMBOL NO.

3000 (W)

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 ______

Form B.M.C. 90

ENDORSEMEN FOR MOTOR CARRIER POLICIES OF INSURANCE FOR AUT .OBILE BODILY INJURY AND PROPERTY DAMAGE LIABILITY UNDER SECTION 215 OF THE INTERSTATE COMMERCE ACT

The policy to which this endorsement is attached is an automobile bodily injury and property damage liability policy and is hereby amended to assure compliance by the insured, as a motor carrier of passengers or property, with Section 215 of the Interstate Commerce Act and the pertinent rules and regulations of the Interstate Commerce Commission.

In consideration of the premium stated in the policy to which this endorsement is attached, the Company hereby agrees to pay, within the limits of liability hereinafter provided, any final judgment recovered against the insured for bodily injury to or death of any person, or loss of or damage to property of others (excluding injury to or death of the insured's employees while engaged in the course of their employment, and property transported by the insured, designated as cargo), resulting from negligence in the operation, maintenance, or use of motor vehicles under certificate of public convenience and necessity or permit issued to the insured by the Interstate Commerce Commission, or otherwise in transportation in interstate or foreign commerce subject to part II of the Interstate Commerce Act, regardless of whether such motor vehicles are specifically described in the policy or not.

The liability of the Company extends to such bodily injuries and deaths and losses and damages whether occurring on the route or in the territory authorized to be served by the insured or elsewhere.

Within the limits of liability hereinafter provided it is further understood and agreed that no condition, provision, stipulation, or limitation contained in the policy, or any other endorsement thereon or violation thereof, or of this endorsement, by the insured, shall relieve the Company from liability hereunder or from the payment of any such final judgment, irrespective of the financial responsibility or lack thereof or insolvency or bankruptcy of the insured. However, all terms, conditions, and limitations in the policy to which this endorsement is attached are to remain in full force and effect as binding between the insured and the Company, and the insured agrees to reimburse the Company for any payment made by the Company on account of any accident, claim, or suit involving a breach of the terms of the policy, and for any payment that the Company would not have been obligated to make under the provisions of the policy except for the agreement contained in this endorsement.

It is understood and agreed that, upon failure of the Company to pay any final judgment recovered against the insured as provided herein, the judgment creditor may maintain an action in any court of competent jurisdiction against the Company to compel such payment.

The limits of the Company's liability for the amounts provided in this endorsement apply separately to each accident and any payment under the policy because of any one accident shall not operate to reduce the liability of the Company for the payment of final judgments resulting from any other accident.

The Company shall not be liable for amounts in excess of the following for each accident:

SCHEDULE OF LIMITS

Motor Carriers—Bodily Injury Liability—Property Damage Liability

(1) Kind of Equipment	(2) Limit for bodily injuries to or death of one person	(3) Limit for bodily injuries to or death of all persons injured or killed in any one accident (subject to a maximum of $25,000 for bodily injuries to or death of one person)	(4) Limit for loss or damage in any one accident to property of others (excluding cargo)
Passenger Equipment (seating capacity)			
Seven passengers or less	$25,000	$100,000	$10,000
8 to 12 passengers, inclusive	25,000	150,000	10,000
13 to 20 passengers, inclusive	25,000	200,000	10,000
21 to 30 passengers, inclusive	25,000	250,000	10,000
31 passengers or more	25,000	300,000	10,000
Freight Equipment			
All motor vehicles used in the transportation of property	25,000	100,000	10,000

Whenever required by the Commission, the Company agrees to furnish to the Commission a duplicate original of said policy and all endorsements thereon.

This endorsement may not be canceled without cancelation of the policy to which it is attached. Such cancelation may be effected by the Company or the insured giving thirty (30) days' notice in writing to the Interstate Commerce Commission at its office in Washington, D.C., said thirty (30) days' notice to commence to run from the date notice is actually received in the office of said Commission.

Attached to and forming part of policy No. [illegible]-72 issued by The Travelers Indemnity Company (herein called Company) of Hartford, Connecticut,

to [illegible] of [illegible]

[illegible]

THE TRAVELERS INDEMNITY COMPANY

6117

President

Dated at .... this .... day of ...., 19......

Countersigned by William E. [illegible]

Authorized Company Representative.

L-2508 9-55 PRINTED IN U.S.A. Ser.

AID 005123

Effective from MAY 16 1972 at the time of day the policy becomes effective. Amending Policy No. T-RNSL-9-22226-72

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

Date of Issue: 9-20-72 AMB

FOR CO. USE	OFFICE & CODE NYJ-140	PROD. CODE 45078	PROD. JOHNSON & HIGGINS		
	POL. EXPIRES 1-1-75	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:

ADDITIONAL INSURED
(ENGINEERING MANAGEMENT INC)

IT IS AGREED THAT WITH RESPECT TO SUCH INSURANCE AS IS AFFORDED BY THE POLICY FOR BODILY INJURY AND PROPERTY DAMAGE, THE PERSONS INSURED PROVISION IS AMENDED BY ADDING THERETO ENGINEERING MANAGEMENT, INC., BUT ONLY WITH RESPECT TO OPERATIONS CONDUTED ON PREMISES OWNED BY THE NAMED INSURED, AND SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS.

SUCH INSURANCE AS IS AFFORDED BY THIS ENDORSEMENT DOES NOT APPLY:

1) TO BODILY INJURY OR PROPERTY DAMAGE ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OPERATION, USE, LOADING OR UNLOADING OF ANY AUTOMOBILE;

2) TO BODILY INJURY TO ANY OFFICER OR EMPLOYEE OF THE NAMED INSURED;

3) TO BODILY INJURY OR PROPERTY DAMAGE INCLUDED IN THE PRODUCTS HAZARD OR THE COMPLETED OPERATIONS HAZARD;

4) TO PROPERTY DAMAGE TO PROPERTY OWNED BY, LEASED OR RENTED TO THE NAMED INSURED;

THE INCLUSION HEREIN OF THE ADDITIONAL INSURED SHALL NOT OPERATE TO INCREASE THE LIMITS OF THE COMPANY'S LIMITS.

SYMBOL NO.

THE TRAVELERS INSURANCE COMPANY — Secretary

THE TRAVELERS INDEMNITY COMPANY — Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY — Secretary

Countersigned by William E. Tomahill

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

AID 005124

Effective from MAY [illegible] 1972 at the time of day the policy becomes effective. Amending Policy No. [illegible]

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

Date of Issue: 9-20-72 AMB

FOR CO. USE	OFFICE & CODE	NY-J-140	PROD. CODE	45078	PROD.	JOHNSON & HIGGINS
	POL. EXPIRES	1-1-75	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:

APPLICABLE TO ENGINEERING MANAGEMENT INC

THIS ENDORSEMENT MODIFIES THE PROVISIONS OF THE POLICY RELATING TO ALL LIABILITY INSURANCE OTHER THAN PERSONAL INJURY LIABILITY INSURANCE AND SUCH INSURANCE AS IS AFFORDED BY THE POLICY WITH RESPECT TO THE OWNERSHIP, MAINTENANCE OR USE, INCLUDING LOADING OR UNLOADING, OF ANY AUTOMOBILE.

EXCLUSION

(ENGINEERS, ARCHITECTS OR SURVEYORS PROFESSIONAL LIABILITY)

THIS INSURANCE DOES NOT APPLY TO BODILY INJURY OR PROPERTY DAMAGE ARISING OUT OF THE RENDERING OF OR FAILURE TO RENDER SERVICES BY OR ON BEHALF OF THE NAMED INSURED PURSUANT TO ANY ARCHITECTURAL OR ENGINEERING SERVICES CONTRACT; BUT THIS EXCLUSION DOES NOT APPLY TO BODILY INJURY OR PROPERTY DAMAGE OCCURING AT PREMISES OWNED BY OR LEASED TO THE NAMED INSURED.

SYMBOL NO.

20540

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William E. Tomahill

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. 1-RNSL-922224-2

Issued to ______
Date of Issue: 12-20-71

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:

ITEM 1-NAMED 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
THE SOUTHERN ARIZONA CONSTRUCTION CO INC

SYMBOL NO. 8000(A)

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 William E. Tomalsi

AID 005126

Effective from [illegible] at the time of day the policy becomes effective. Amending Policy No. [illegible]

Issued to [illegible] 6000(A)

Date of Issue: [illegible]

FOR CO. USE	OFFICE & CODE	NYJ-140	PROD. CODE	[illegible]	PROD. [illegible]
	POL. EXPIRES	1-1-75	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:

ON ENDORSEMENT 6000(A) - NAME OF INSURED TO INCLUDE:

CUSTOM CORD AND CABLE INC

ELIMINATE THE PROVISIONS OF ENDORSEMENTS 4101B, 4101C & 17280

Symbol No.

[illegible]

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 William E. [illegible]

AID 005127

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

Issued to ______
Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

ENDORSEMENT 8000(A) TITLED "NAMED INSURED TO READ" IS AMENDED TO INCLUDE THE FOLLOWING PHRASEOLOGY-

AS RESPECTS COLUMBIA GARDENS PART AT BUTTE, MONTANA AND WASHOE PARK AT ANACONDA, MONTANA, SUCH COVERAGE AS IS AFFORDED UNDER THIS POLICY SHALL INCLUDE AS AN ADDITIONAL INSURED THE INTEREST OF COLUMBIA GARDENS FOUNDATION, A NON-PROFIT CHARITABLE ORGANIZATION COMPLETELY SUBSIDIZED BY THE ANACONDA COMPANY.

THE PREMIUM CHARGE FOR THIS ADDITIONAL INTEREST IS INCLUDED IN THE COMPOSITE RATES SHOWN IN THE POLICY.

Symbol No. 8000

THE TRAVELERS INSURANCE COMPANY — Secretary

THE TRAVELERS INDEMNITY COMPANY — Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY — Secretary

Countersigned by William E. Tomalee

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

AID 005128

Effective from JAN 1 1972 at the time of day the policy becomes effective. Amending Policy No. T-RNS-592224-72

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

Date of Issue: 9-20-72 AMB

FOR CO. USE	OFFICE & CODE	NYJ-140	PROD. CODE	45078	PROD.	JOHNSON & HIGGINS
	POL. EXPIRES	1-1-75	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:

ON ENDORSEMENT 8000(B)

FIRST LINE OF THE SECOND PARAGRAPH TO READ AS FOLLOWS:

AS RESPECTS COLUMBIA GARDENS PARK AT BUTTE, MONTANA AND WASHOE

SYMBOL NO.

8000

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William E. Tinsdale

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

AID 005129

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

Issued to ______________

Date of Issue: 12-20-71

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:

THIS ENDORSEMENT MODIFIES THE PREMIUM CONDITION AND IS APPLICABLE TO ALL INSURANCE AFFORDED BY THE POLICY NOT SPECIFICALLY EXCEPTED.

COMPOSITE RATE ENDORSEMENT

THE PREMIUM FOR THIS POLICY EXCEPT WITH RESPECT TO VA. UNINSURED MOTORIST COVERAGE SHALL BE COMPUTED IN ACCORDANCE WITH THE PREMIUM BASIS AND RATES DESIGNATED IN THE SCHEDULE BELOW.

THE PREMIUM FOR THE EXCEPTED HAZARDS SHALL BE COMPUTED IN ACCORDANCE WITH THE PROVISIONS OF THE POLICY EXCLUSIVE OF THIS ENDORSEMENT.

A DISCOUNT BASED UPON THE NUMBER OF AUTOMOBILES OWNED BY THE NAMED INSURED IS INCLUDED IN THE COMPUTATION OF THE RATES STATED IN THIS ENDORSEMENT AND SUCH DISCOUNT DOES NOT OTHERWISE APPLY.

THE ADVANCE PREMIUM STATED BELOW IS AN ESTIMATED PREMIUM FOR THE FIRST ANNUAL PERIOD. UPON TERMINATION OF THIS ANNUAL PERIOD, THE EARNED PREMIUM SHALL BE COMPUTED IN ACCORDANCE WITH THE POLICY AND THIS ENDORSEMENT. IF THE EARNED PREMIUM THUS COMPUTED EXCEEDS THE ESTIMATED ADVANCE PREMIUM PAID THE NAMED INSURED SHALL PAY THE EXCESS TO THE COMPANY; IF LESS, THE COMPANY SHALL RETURN TO THE NAMED INSURED THE UNEARNED PORTION PAID BY THE INSURED. RATES AND PREMIUMS FOR THE SECOND AND THIRD ANNUAL PERIODS SHALL BE DETERMINED AT THE INCEPTION DATE OF THESE RESPECTIVE PERIODS AND SHALL BE SPECIFIED IN ENDORSEMENTS TO BE ADDED TO THE POLICY. AFTER TERMINATION OF EACH PERIOD, THE EARNED PREMIUM SHALL BE COMPUTED IN ACCORDANCE WITH THE POLICY AND THIS ENDORSEMENT.

SCHEDULE

1. DEFINITION OF PREMIUM BASIS: REMUNERATION

(Continued on page 2)

SYMBOL NO. 8000

Page No.

Continuation of Endorsement Amending Policy No. [illegible]

SCHEDULE (CONTINUED) EFF JAN 1 1972

2. COVERAGE	ESTIMATED REMUNERATION	RATES PER $100 OF REMUNERATION BI	PD	ADVANCE PREMIUM BI	PD
AUTOMOBILE LIABILITY CODE 9160					
	TX	TO BE			
	VA	DETERMINED			
	ALL OTHER				
GENERAL LIABILITY CODE 9160 ALL STATES	TO	BE	DETERMINED		
CODE 9000 TX	TO	BE	DETERMINED		

THE TRAVELERS INSURANCE COMPANY — Secretary

THE TRAVELERS INDEMNITY COMPANY — Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY — Secretary

SYMBOL NO.

C-10747C 2-65 PRINTED IN U.S.A.

Countersigned by William E. Tomalice

AID 005131

Effective from ________ at the time of day the policy becomes effective. Amending Policy No. T-RNSL-92222-72

Issued to ________
Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

ENDORSEMENT A6100-USE OF OTHER AUTOMOBILES-IS HEREBY ISSUED FOR ATTACHMENT TO POLICY TRNSL-922224-72 AND THE TERMS OF THIS ENDORSEMENT ARE TO BE APPLICABLE UNDER THE "NAME OF INDIVIDUAL" TO ALL EMPLOYEES OF THE ANACONDA COMPANY AND ITS SUBSIDIARIES TO WHOM AUTOMOBILES LEASED UNDER LONG TERM FROM RENTAL COMPANIES HAVE BEEN FURNISHED TO SAID EMPLOYEES FOR USE IN THE BUSINESS OF THE ANACONDA COMPANY AND ITS SUBSIDIARIES.

SYMBOL NO. 8000(D)

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 William E. Donahue

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

Issued to ______
Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

ADDITIONAL INSURED - EMPLOYEES

WITH RESPECT TO SUCH INSURANCE AS IS AFFORDED BY THE POLICY FOR BODILY INJURY LIABILITY AND FOR PROPERTY DAMAGE LIABILITY, THE UNQUALIFIED WORD "INSURED" ALSO INCLUDES ANY EMPLOYEE OF THE NAMED INSURED WHILE ACTING WITHIN THE SCOPE OF HIS DUTIES AS SUCH, SUBJECT TO THE FOLLOWING ADDITIONAL EXCLUSIONS:

THE INSURANCE AFFORDED TO ANY SUCH EMPLOYEES DOES NOT APPLY:

(1) TO BODILY INJURY TO OR SICKNESS, DISEASE OR DEATH OF

(A) ANOTHER EMPLOYEE OF THE NAMED INSURED ARISING OUT OF OR IN THE COURSE OF HIS EMPLOYMENT OR

(B) THE NAMED INSURED OR, IF THE NAMED INSURED IS A PARTNERSHIP OR JOINT VENTURE, ANY PARTNER OR MEMBER THEREOF;

(2) TO INJURY TO OR DESTRUCTION OF PROPERTY OWNED, OCCUPIED OR USED BY, RENTED TO, IN THE CARE, CUSTODY OR CONTROL OF, OR OVER WHICH PHYSICAL CONTROL IS BEING EXERCISED FOR ANY PURPOSE BY

(A) ANOTHER EMPLOYEE OF THE NAMED INSURED OR

(B) THE NAMED INSURED OR, IF THE NAMED INSURED IS A PARTNERSHIP OR JOINT VENTURE, ANY PARTNER OR MEMBER THEREOF;

(3) IT IS FURTHER AGREED THAT EXCLUSION (1) (A), AND (2) (A) AS RESPECTS THE PERSONAL PROPERTY SHALL BE CONSIDERED NULL AND VOID AT THE SOLE OPTION OF THE NAMED INSURED, EITHER BEFORE OR AFTER LOSS.

SUB-PARAGRAPH (?) OF SECTION II OF INSURANCE COVERAGE PART 12A IS HEREBY DELETED.

SYMBOL NO.

8000(E)

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 William E. [illegible]

AID 005133

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

Issued to ________
Date of Issue: 12-20-71

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:

CONDITION 6 OF THE POLICY JACKET IS AMENDED TO READ AS FOLLOWS:

IF SUCH OTHER INSURER SHALL, FOR ANY REASON, REFUSE OR FAIL TO DEFEND AND INDEMNIFY THIS INSURED THEN THE COMPANY WILL TAKE OVER AND DEFEND AND INDEMNIFY IN ACCORDANCE WITH THE INSURING AGREEMENTS, TERMS AND CONDITIONS OF THIS POLICY, AS THOUGH SUCH OTHER POLICY DID NOT EXIST.

SYMBOL NO.

THE TRAVELERS INSURANCE COMPANY
Secretary

THE TRAVELERS INDEMNITY COMPANY
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
Secretary

Countersigned by William E. [illegible]

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. NSL-922228

Issued to ______________

Date of Issue: 12-20-71

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:

"IT IS AGREED THAT THE WORDS "AS SOON AS PRACTICABLE" IN CONDITION 10 NOTICE OF OCCURRENCE SHALL BE APPLICABLE ONLY AFTER AN ACCIDENT IS REPORTED TO THE INSURANCE DEPARTMENT OF THE NAMED INSURED IN NEW YORK CITY.

SYMBOL NO.

8000 [illegible]

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 William E. Tomahill

Effective from [illegible] at the time of day the policy becomes effective. Amending Policy No. [illegible]

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

Date of Issue: 9-20-72 AMR

FOR CO. USE — OFFICE & CODE	NYJ-140	PROD. CODE	45078	PROD.	JOHNSON & HIGGINS
POL. EXPIRES	1-1-75	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:

ON ENDORSEMENT 8000(G)

SECOND LINE TO READ:

CONDITION 4 NOTICE OF OCCURRENCE SHALL BE APPLICABLE

SYMBOL NO.

8000

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 005136

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

Issued to ______
Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

CONDITION 7-SUBROGATION OF THE POLICY JACKET TO READ:

IN THE EVENT OF ANY PAYMENT UNDER THIS POLICY, THE COMPANY SHALL BE SUBROGATED TO THE EXTENT OF SUCH PAYMENT, TO ALL THE INSURED'S RIGHTS OF RECOVERY THEREFOR AND THE INSURED SHALL EXECUTE ALL PAPERS REQUIRED AND SHALL DO EVERYTHING THAT MAY BE NECESSARY TO SECURE SUCH RIGHTS, BUT THE COMPANY SHALL HAVE NO RIGHTS OF SUBROGATION AGAINST ANY OWNED OR CONTROLLED, SUBSIDIARY OR AFFILIATED COMPANIES OF THE NAMED INSURED. THE COMPANY WILL ACT IN CONCERT WITH ALL OTHER INTERESTS CONCERNED (INCLUDING THE INSURED) IN THE EXERCISE OF SUCH RIGHTS OF RECOVERY. IF ANY AMOUNT IS RECOVERED AS A RESULT OF SUCH PROCEEDINGS SUCH AMOUNT SHALL BE APPORTIONED AS FOLLOWS:

FIRST, ANY INTEREST (INCLUDING THE INSURED) THAT SHALL HAVE PAID AN AMOUNT OVER AND ABOVE ANY PAYMENT MADE UNDER THIS POLICY SHALL BE REIMBURSED UP TO THE AMOUNT PAID BY SUCH INTEREST. SECOND, THE COMPANY SHALL BE REIMBURSED OUT OF THE BALANCE THEN REMAINING, UP TO THE AMOUNT PAID UNDER THIS POLICY; THIRD, THE INSURED IS ENTITLED TO THE RESIDUE. THE EXPENSE OF ALL PROCEEDINGS NECESSARY TO THE RECOVERY OF ANY SUCH AMOUNT SHALL BE APPORTIONED BETWEEN THE INTERESTS CONCERNED (INCLUDING THE INSURED) IN THE RATIO OF THEIR RESPECTIVE RECOVERIES AS FINALLY SETTLED. IF THERE SHOULD BE NO RECOVERY IN PROCEEDINGS INSTITUTED SOLELY ON THE INITIATIVE OF THE COMPANY, THE EXPENSES THEREOF SHALL BE BORNE BY THE COMPANY.

SYMBOL NO.
8000(FI)

THE TRAVELERS INSURANCE COMPANY
Secretary

THE TRAVELERS INDEMNITY COMPANY
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
Secretary

Countersigned by William E. [illegible]

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. T- ... -2-

Issued to ____________

Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

AS RESPECTS AUTOMOBILES LEASED BY THE INSURED, SUCH COVERAGE AS IS AFFORDED UNDER THIS POLICY TO THE NAMED INSURED SHALL INCLUDE THE INTEREST OF LESSORS AND/OR OWNERS WHILE THE INSURED IS REQUIRED UNDER THE TERMS OF THE LEASE AGREEMENT TO PROVIDE SUCH COVERAGE.

SYMBOL NO.

800...

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 William L. Tamahill

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

Issued to ______
Date of Issue: 12-20-71

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:

ADVERTISERS' LIABILITY ENDORSEMENT

NOTWITHSTANDING THE TERMS OF EXCLUSION 2(B) OF ENDORSEMENT 8000(R), THE TRAVELERS INDEMNITY COMPANY AGREES WITH THE INSURED, IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND IN RELIANCE UPON THE STATEMENTS IN THIS ENDORSEMENT AND SUBJECT TO LIMITS OF LIABILITY, EXCLUSIONS, CONDITIONS AND OTHER ITEMS OF THIS ENDORSEMENT.

INSURING AGREEMENTS

1. INDEMNITY - TO INDEMNIFY THE INSURED AGAINST LOSS FROM THE LIABILITY IMPOSED UPON HIM BY LAW, OR ASSUMED BY HIM UNDER CONTRACT, AS DEFINED HEREIN, AS A RESULT OF ANY FINAL JUDGMENT FOR MONEY DAMAGES RESULTING FROM:

   (A) LIBEL, SLANDER, DEFAMATION OR

   (B) ANY INFRINGEMENT OF COPYRIGHT OR OF PROPERTY RIGHTS OR OF SLOGAN OR

   (C) PIRACY OR UNFAIR COMPETITION OR IDEA MISAPPROPRIATION UNDER IMPLIED CONTRACT OR

   (D) ANY INVASION OF RIGHTS OF PRIVACY

COMMITTED OR ALLEGED TO HAVE BEEN COMMITTED IN THE CONDUCT OF THE INSURED'S ADVERTISING ACTIVITIES.

2. SERVICE - TO DEFEND, IN THE NAME AND ON BEHALF OF THE INSURED, ANY SUIT SEEKING DAMAGES FOR ANY OF THE ABOVE CAUSES, EVEN IF SUCH SUIT IS GROUNDLESS, FALSE OR FRAUDULENT. THE COMPANY SHALL HAVE THE RIGHT TO MAKE SUCH INVESTIGATION, NEGOTIATION AND SETTLEMENT OF ANY CLAIM OR SUIT AS IT MAY DEEM EXPEDIENT, OR MAY PERMIT THE INSURED TO MAKE ANY SUCH INVESTIGATION, NEGOTIATION AND SETTLEMENT AS MAY BE APPROVED BY THE COMPANY IN WRITING.

   IN THE EVENT THAT IN ANY SUIT THE COMPANY HAS AGREED TO DEFEND, AS PROVIDED FOR IN PARAGRAPH 2 HEREOF, ANY APPLICATION FOR AN INJUNCTION OR INJUNCTIVE RELIEF SHALL BE MADE BY THE PLAINTIFF, THE COMPANY AGREES TO DEFEND, IN THE NAME AND ON BEHALF OF THE INSURED, AGAINST SUCH APPLICATION FOR AN INJUNCTION OR INJUNCTIVE RELIEF; BUT THE OBLIGATION SO TO DEFEND AGAINST SUCH APPLICATION FOR AN INJUNCTION OR INJUNCTIVE RELIEF SHALL NOT EXTEND BEYOND THE DETERMINATION OF THE COURT OF FIRST INSTANCE.

3. EXPENSE - TO PAY ALL PREMIUMS ON BONDS TO RELEASE ATTACHMENTS FOR AN AMOUNT NOT IN EXCESS OF THE APPLICABLE LIMIT OF THIS ENDORSEMENT AND ALL PREMIUMS

(Continued on page 2)

ON APPEAL BONDS REQUIRED IN THE DEFENSE OF ANY SUIT BUT WITHOUT ANY OBLIGATION TO APPLY FOR OR FURNISH SUCH BONDS; ALL COSTS TAXED AGAINST THE INSURED IN ANY SUCH SUIT. ALL EXPENSES INCURRED BY THE COMPANY AND ALL INTEREST ACCRUING AFTER ENTRY OF JUDGMENT UNTIL THE COMPANY HAS PAID, TENDERED OR DEPOSITED IN COURT SUCH PART OF SUCH JUDGMENT AS DOES NOT EXCEED THE LIMIT OF THE COMPANY'S LIABILITY THEREON.

THE COMPANY AGREES TO PAY THE AMOUNTS INCURRED UNDER PARAGRAPHS (2) AND (3) IN ADDITION TO THE APPLICABLE LIMITS OF LIABILITY OF THIS ENDORSEMENT.

4 THE TERMS OF THIS ENDORSEMENT APPLY WORLDWIDE, PROVIDED, HOWEVER, THAT THE ORIGINAL CLAIM OR SUIT IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR CANADA.

5. THE INSURED REPRESENTS THAT NO OTHER SIMILAR INSURANCE IS CARRIED EXCEPT: NO EXCEPTIONS.

6. THE COMPANY'S LIABILITY FOR THE INDEMNITY IN PARAGRAPH (1) ABOVE WHETHER FOR ONE INSURED OR MORE THAN ONE INSURED, IS LIMITED TO $1,000,000 FOR ANY ADVERTISEMENT, PUBLICITY ARTICLE OR BROADCAST OR ANY COMBINATION THEREOF INVOLVING THE SAME INJURIOUS MATERIAL OR ACT, REGARDLESS OF THE FREQUENCY OR REPETITION THEREOF OR THE NUMBER OR KIND OF MEDIA USED, WHETHER CLAIM IS MADE BY ONE OR MORE PERSONS.

DEFINITIONS

1. DEFINITION OF INSURED - THE UNQUALIFIED WORD "INSURED" WHEREVER USED IN THIS ENDORSEMENT INCLUDES NOT ONLY THE NAMED INSURED OR EMPLOYEES THEREOF, BUT ALSO ANY PARTNER, EXECUTIVE OFFICER, DIRECTOR OR STOCKHOLDER THEREOF, WHILE ACTING WITHIN THE SCOPE OF HIS DUTIES AS SUCH.

2. DEFINITION OF CONTRACT - THE WORD "CONTRACT" WHEREVER USED IN THIS ENDORSEMENT SHALL MEAN THE LIABILITY ASSUMED OR AGREED UPON BY THE INSURED WITH ANY PARTY, INCLUDING ADVERTISING AGENCIES, BROADCASTING COMPANIES, PUBLISHERS AND OTHER MEDIA FOR ADVERTISING TO HOLD SAID PARTIES HARMLESS FROM LOSS AND/OR EXPENSE RESULTING FROM CLAIMS FOR DAMAGES ON ACCOUNT OF VIOLATION, OR ALLEGED VIOLATION, OF THE RIGHTS OF OTHERS ARISING FROM THE BROADCASTING, OR TELECASTING, OR THE PUBLICATION FOR THE INSURED OF ANY ADVERTISING MATTER, INCLUDING COPY, PORTRAITS, PICTURES OR OTHER MATERIAL FOR USE IN CONNECTION THEREWITH, FURNISHED BY THE INSURED, BUT ONLY INSOFAR AS SUCH LIABILITY PERTAINS TO THE HAZARDS SET FORTH IN SECTIONS (A), (B), (C) OR (D) OF PARAGRAPH (1) INDEMNITY OF THIS ENDORSEMENT.

(Continued on page 3)

NOTHING IN THIS ENDORSEMENT SHALL BE CONSTRUED TO COVER ANY LIABILITY FOR THE NEGLIGENCE OF SAID PARTIES IN THEIR HANDLING, USE OR PUBLICATION OF ANY ADVERTISING MATTER OR MATERIAL FURNISHED BY THE INSURED, REGARDLESS OF SUCH ASSUMPTION OR AGREEMENT BY THE INSURED.

EXCLUSIONS

THIS AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS:

A. THIS ENDORSEMENT DOES NOT COVER ANY LIABILITY FOR:

1. FAILURE OF PERFORMANCE OF CONTRACT, BUT THIS SHALL NOT RELATE TO CLAIMS FOR THE UNAUTHORIZED APPROPRIATION OF IDEAS BASED UPON THE ALLEGED BREACH OF AN IMPLIED CONTRACT;

2. BODILY INJURY, DEATH OR PHYSICAL PROPERTY DAMAGE;

3. INFRINGEMENT OF REGISTERED TRADEMARK, SERVICE MARK OR TRADE NAME BY USE THEREOF AS THE REGISTERED TRADE MARK, SERVICE MARK OR TRADE NAME OF GOODS OR SERVICES SOLD, OFFERED FOR SALE OR ADVERTISED BUT THIS SHALL NOT RELATE TO TITLE(S) OR SLOGAN(S);

4. INCORRECT DESCRIPTION OF ANY ARTICLE OR COMMODITY;

5. MISTAKE IN ADVERTISED PRICE;

6. LIABILITY OF OTHERS ASSUMED BY THE INSURED UNDER ANY CONTRACT OR AGREEMENT EXCEPT ANY CONTRACT AS DEFINED HEREIN;

7. ANY CLAIM OR CLAIMS RESULTING FROM ACTS OR OMISSIONS OCCURRING DURING THE EFFECTIVE PERIOD OF THIS ENDORSEMENT, IF SUCH EVENTS SHALL HAVE COMMENCED OR HAVE BEEN INITIATED PRIOR TO THE EFFECTIVE DATE HEREOF AND SHALL HAVE BEEN REPEATED OR CONTINUED DURING THE POLICY PERIOD OR SHALL BE REPEATED OR CONTINUED THEREAFTER, THEN THE COMPANY'S LIABILITY SHALL BE LIMITED TO THAT PROPORTION OF THE TOTAL CLAIM OR JUDGMENT WHICH THE NUMBER OF EVENTS DURING THE POLICY PERIOD, UPON WHICH THE CLAIM IS BASED, BEARS TO THE TOTAL NUMBER OF EVENTS UPON WHICH SUCH CLAIM IS BASED.

(Continued on page –)

B. LIMITS

THE COMPANY'S LIABILITY FOR THE INDEMNITY PROVIDED IN PARAGRAPH (1) OF THE INSURING AGREEMENTS IS LIMITED TO THE AMOUNT AS EXPRESSED IN ITEM (6) OF THE INSURING AGREEMENTS, AND SUCH AMOUNT SHALL NOT BE ACCUMULATIVE FROM YEAR TO YEAR, OR FROM PERIOD TO PERIOD. IN THE EVENT SUCH AMOUNT IS INCREASED DURING THE TERM OF THIS POLICY, SUCH INCREASED AMOUNT SHALL APPLY ONLY IN RESPECT OF ACTS OR OMISSIONS FIRST COMMITTED AFTER THE EFFECTIVE DATE OF SUCH INCREASE. INCLUSION HEREIN OF MORE THAN ONE INSURED SHALL NOT OPERATE TO INCREASE THE LIMIT OF THE COMPANY'S LIABILITY.

C. NOTICES

UPON RECEIPT BY THE INSURANCE DEPARTMENT OF THE INSURED OF INFORMATION RELATING TO AN ACT OR ADMISSION WHICH MIGHT RESULT IN A CLAIM OR CLAIMS BROUGHT UNDER THIS ENDORSEMENT, A WRITTEN NOTICE THEREOF SHALL BE GIVEN BY OR ON BEHALF OF THE INSURED TO THE COMPANY OR ITS AUTHORIZED AGENT AS SOON AS PRACTICABLE. SUCH NOTICE SHALL CONTAIN PARTICULARS OF THE THING OR ACT THAT IS THE SUBJECT OF THE CLAIM AS WELL AS COPY OF THE CLAIM. IF SUIT IS BROUGHT AGAINST THE INSURED TO ENFORCE SUCH CLAIM, THE INSURED SHALL FORWARD TO THE COMPANY WITH REASONABLE PROMPTNESS EVERY SUMMONS, NOTICE OR OTHER PROCESS THAT MAY BE SERVED UPON HIM.

D. COOPERATION

THE INSURED SHALL NOT MAKE ANY ADMISSION OF LIABILITY NOR SHALL HE AUTHORIZE [illegible] OFFICER, EMPLOYEE OR OTHER PERSON TO MAKE ANY ADMISSION OF LIABILITY EITHER BEFORE OR AFTER A CLAIM IS MADE; NOR SHALL HE, EXCEPT AT [illegible] OWN COST, INCUR ANY EXPENSE, MAKE ANY PAYMENT OR SETTLE ANY CLAIMS, NOR SHALL HE INTERFERE IN ANY NEGOTIATIONS FOR SETTLEMENT OR IN ANY [illegible] PROCEEDINGS WITH RESPECT TO ANY CLAIM HEREUNDER WITHOUT, IN EACH [illegible] THE WRITTEN CONSENT OF THE COMPANY. IN THE EVENT THE INSURED SHALL SETTLE OR DEFEND ANY CLAIM OR SUIT WITHOUT THE WRITTEN APPROVAL OF THE COMPANY, ANY AMOUNT WHICH THE INSURED SHALL PAY OR BECOME LIABLE TO PAY, INCLUDING EXPENSES, ON ACCOUNT OF SUCH CLAIM OR SUIT SHALL NOT BE RECOVERABLE UNDER THIS ENDORSEMENT. THE DEFENSE BY THE COMPANY OF ANY SUIT OR THE PROSECUTION OF ANY APPEAL SHALL NOT OPERATE AS A WAIVER BY THE COMPANY OF ANY OF ITS DEFENSES TO ANY CLAIM BY THE INSURED, AND SHOULD THE INSURED FAIL TO COMPLY WITH ANY OF THE TERMS OR CONDITIONS OF THE POLICY. WHENEVER REQUIRED BY THE COMPANY, THE INSURED SHALL [illegible] IN SECURING INFORMATION AND EVIDENCE IN THE ATTENDANCE [illegible], AND SHALL COOPERATE WITH THE COMPANY IN THE DEFENSE [illegible] CLAIM OR SUIT OR IN THE PROSECUTION OF ANY APPEAL; AND THE [illegible] REIMBURSE THE INSURED FOR EXPENSES, OTHER THAN LOSS OF [illegible] INCURRED AT THE COMPANY'S REQUEST.

(Continued on page 5)

SYMBOL NO.

C-10747B 2-65 PRINTED IN U.S.A.

AID 005142

E. SUBROGATION

IN THE EVENT OF ANY PAYMENT UNDER THIS ENDORSEMENT, AND TO THE EXTENT OF SUCH PAYMENT, THE COMPANY SHALL BE SUBROGATED TO ALL THE INSURED'S RIGHTS OF RECOVERY THEREFOR AGAINST ANY PERSON OR ORGANIZATION, OTHER THAN AN ADVERTISING AGENCY FOR THE INSURED ALSO INSURED BY THIS COMPANY AND THE INSURED SHALL EXECUTE ANY PAPERS REQUIRED AND SHALL COOPERATE WITH THE COMPANY TO SECURE TO IT SUCH RIGHTS.

F. OTHER INSURANCE

IF THE INSURED CARRIES OTHER INSURANCE OR INDEMNITY NOT DESIGNATED IN INSURING AGREEMENT S COVERED BY THE TERMS OF THIS ENDORSEMENT, THE COMPANY SHALL BE LIABLE HEREUNDER FOR ONLY THAT PROPORTION OF THE LOSS THAT THE AMOUNT OF THIS POLICY BEARS TO THE TOTAL OF SUCH POLICY AND SUCH OTHER INSURANCE REGARDLESS OF WHETHER SUCH OTHER INSURANCE SHALL BE DEEMED EXCESS ONLY, CONTRIBUTING OR OTHER WISE.

G. 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 ENDORSEMENT, SIGNED BY THE PRESIDENT, VICE PRESIDENT, SECRETARY OR AN ASSISTANT SECRETARY AND COUNTERSIGNED BY A DULY AUTHORIZED REPRESENTATIVE OF THE COMPANY.

H. STATUTORY PROVISIONS

IF ANY CONDITION OF THIS [illegible] IS AT VARIANCE WITH ANY SPECIFIC STATUTORY [illegible] APPLICABLE HERETO, SUCH SPECIFIC STATUTORY PROVISION SHALL SUPERSEDE [illegible] CONDITION INCONSISTENT THEREWITH

I. STATEMENTS

THE STATEMENTS CONTAINED IN THIS ENDORSEMENT ARE MADE BY THE INSURED AND BY ACCEPTANCE OF THIS ENDORSEMENT, THE INSURED REPRESENTS THE SAME TO BE TRUE EXCEPT AS ARE MATTERS OF ESTIMATE ONLY.

J. ACT ON [illegible]

NO [illegible] COMPANY TO RECOVER FOR ANY LOSS UNDER THIS [illegible] THAN [illegible] AFTER THE AMOUNT OF

(Continued on page 5)

SUCH LOSS IS MADE CERTAIN EITHER BY JUDGMENT AGAINST THE INSURED, AFTER TRIAL OF THE ISSUE, OR BY AGREEMENT BETWEEN THE PARTIES WITH THE CONSENT OF THE COMPANY. BANKRUPTCY OR INSOLVENCY OF THE INSURED SHALL NOT RELIEVE THE COMPANY OF ANY OF ITS OBLIGATIONS HEREUNDER

K. ASSIGNMENT

ANY ASSIGNMENT OR CHANGE OF INTEREST HEREUNDER, WHETHER VOLUNTARY OR INVOLUNTARY, SHALL RENDER THE POLICY VOID UNLESS SUCH ASSIGNMENT OR CHANGE IS CONSENTED TO IN WRITING BY THE PRESIDENT, A VICE PRESIDENT, SECRETARY OR AN ASSISTANT SECRETARY OF THE COMPANY.

THE TRAVELERS INSURANCE COMPANY — Secretary
THE TRAVELERS INDEMNITY COMPANY — Secretary
THE CHARTER OAK FIRE INSURANCE COMPANY — Secretary
SYMBOL NO.

C-10747C 2-65 PRINTED IN U.S.A. Countersigned by William L. Tomahill

Effective from 10-1-72 at the time of day the policy becomes effective. Amending Policy No. [illegible]

Issued to THE ANACONDA COMPANY ET AL PER END 8000(A)
Date of Issue: 9-20-72 AKB

FOR CO. USE	OFFICE & CODE	NYJ-140	PROD. CODE 45076	PROD.	JOHNSON & HIGGINS
	POL. EXPIRES	1-1-75	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:

ON ENDORSEMENT 8000(J)

THE FIRST LINE TO READ:

NOTWITHSTANDING THE TERMS OF EXCLUSION 2(B) OF ENDORSEMENT 8000(P), THE TRAVELERS

SYMBOL NO.
8000

THE TRAVELERS INSURANCE COMPANY
Secretary

THE TRAVELERS INDEMNITY COMPANY
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
Secretary

Countersigned by William E. [illegible]

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

AID 005145

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. T-RNSL-0222

Issued to ______

Date of Issue: 12-20-71

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:

COVERAGE UNDER THIS POLICY IS PROVIDED IN CONNECTION WITH ALL OPERATIONS UNDER ALL DEPARTMENT OF THE NAVY COST TYPE CONTRACTS.

SYMBOL NO.

8000

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 William E. Tomahill

Effective from ____________ at the time of day the policy becomes effective. Amending Policy No. T-[illegible] 9[illegible]

Issued to ____________

Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

SUCH INSURANCE AS IS AFFORDED BY THIS POLICY SHALL APPLY TO ALL SPORT, ATHLETIC, SOCIAL OR RECREATIONAL ACTIVITIES SPONSORED BY THE NAMED INSURED IN WHICH THE EMPLOYEES OF THE INSURED ARE PARTICIPANTS

SYMBOL NO.

E000[illegible]

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 William [illegible]

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

Issued to ______________

Date of Issue: 12-20-71

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:

"IN CONSIDERATION THE PREMIUM FOR WHICH THIS POLICY IS WRITTEN, IT IS AGREED THAT ANY OCCURRENCE OR ACCIDENT OTHERWISE COVERED BY THE POLICY, RESULTING IN AN ACTION "IN REM" BY LIBEL OF ANY VESSEL OWNED, CHARTERED, MAINTAINED OR USED BY THE INSURED SHALL IN ALL RESPECTS BE TREATED IN THE SAME MANNER AS THOUGH THE ACTION RESULTING THEREFROM WERE "IN PERSONAM" AGAINST THE INSURED.

SYMBOL NO.

800[illegible]

THE TRAVELERS INSURANCE COMPANY
[illegible]
Secretary

THE TRAVELERS INDEMNITY COMPANY
[illegible]
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
[illegible]
Secretary

Countersigned by [illegible]

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: 12-20-71

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:

IT IS HEREBY AGREED THAT EXCLUSION (F) OF INSURANCE COVERAGE PART L1 IS ELIMINATED.

SYMBOL 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 William L. Tanahill

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

Issued to ______

Date of Issue: 12-20-71

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:

N ACCORDANCE WITH THE TERMS OF ENDORSEMENT 8000(U) ATTACHED TO THE POLICY, SUCH COVERAGE AS IS AFFORDED UNDER THE POLICY SHALL INCLUDE CONTRACTUAL AGREEMENT DATED OCTOBER 26, 1962 BETWEEN NORTHERN PACIFIC RAILWAY COMPANY REFERRED TO AS RAILWAY COMPANY AND THE ANACONDA COMPANY REFERRED TO AS PERMITTEE. PARAGRAPHS 2 AND 3 OF WHICH AGREEMENT READ AS FOLLOWS:

(2) PERMITTEE AGREES TO INDEMNIFY AND HOLD HARMLESS THE RAILWAY COMPANY FROM AND AGAINST ANY AND ALL LOSS, COST, DAMAGE, INJURY TO OR DEATH OF ANY AND ALL PERSONS WHOMSOEVER, INCLUDING EMPLOYEES OF THE PARTIES HERETO ARISING OR GROWING OUT OF OR IN ANY MANNER CONNECTED WITH THE CONSTRUCTION, OPERATION, USE, MAINTENANCE, REPAIR, EXISTENCE OR ANY REMOVAL OF SAID FACILITIES UNDER THIS PERMIT, REGARDLESS OF WHETHER OR NOT THE RAILWAY COMPANY, ITS EMPLOYEES, AGENTS, OR SERVANTS MAY BE OR BE ALLEGED TO BE IN WHOLE OR IN PART LIABLE FOR SUCH LOSS, COST, DAMAGE, INJURY, DEATH OR PROPERTY DAMAGE.

(3) IT IS AGREED THAT THE PROVISIONS OF PARAGRAPH 2 ARE FOR THE EQUAL PROTECTION OF ANY OTHER RAILROAD COMPANY OR COMPANIES HERETOFORE OR HEREINAFTER GRANTED THE JOINT USE OF THE RAILWAY COMPANY'S RIGHT OF WAY AND TRACKS THEREON OF WHICH THE PREMISES ABOVE DESCRIBED ARE A PART.

SYMBOL NO.
8000,0

THE TRAVELERS INSURANCE COMPANY
Secretary

THE TRAVELERS INDEMNITY COMPANY
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
Secretary

Countersigned by William L. Donahue

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. [illegible]

Issued to ______

Date of Issue: 12-20-71

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:

1. THE TERM "BODILY INJURY" WHEREVER USED SHALL INCLUDE INJURY ARISING OUT OF THE FOLLOWING HAZARDS:

   (A) FALSE ARREST, MALICIOUS PROSECUTION, OR WILFUL DETENTION OR IMPRISONMENT

   (B) LIBEL, SLANDER OR DEFAMATION OF CHARACTER

   (C) INVASION OF PRIVACY, WRONGFUL EVICTION OR WRONGFUL ENTRY. THE TERM "ACCIDENT" WHEREVER USED SHALL INCLUDE INJURY COVERED BY THIS ENDORSEMENT

   (D) DISCRIMINATION

2. THE INSURANCE PROVIDED BY THIS ENDORSEMENT DOES NOT APPLY:

   (A) TO INJURY CAUSED BY THE WILFUL VIOLATION OF A PENAL STATUTE OR ORDINANCE COMMITTED BY OR WITH THE KNOWLEDGE OR CONSENT OF AN INSURED;

   (B) TO ACTS COMMITTED IN CONNECTION WITH ADVERTISING, BROADCASTING OR TELECASTING BY OR IN THE INTEREST OF THE NAMED INSURED;

AS RESPECTS INJURIES OCCURRING IN THE STATE OF NEW YORK TO INJURIES ARISING OUT OF DISCRIMINATION BECAUSE OF A PERSON'S RACE, CREED, COLOR OR NATIONAL ORIGIN. AND TO LIABILITY ARISING OUT OF THE VIOLATION OF A STATUTE OR REGULATION OF ANY OTHER STATE PROHIBITING DISCRIMINATION.

PREMIUM INCLUDED IN COMPOSITE RATES

SYMBOL NO.

8000(P)

THE TRAVELERS INSURANCE COMPANY
[signature]
Secretary

THE TRAVELERS INDEMNITY COMPANY
[signature]
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
[signature]
Secretary

Countersigned by William E. [signature]

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

AID 005151

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

Issued to ____________

Date of Issue: 12-20-71

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:

ASSAULT & BATTERY COMMITTED FOR THE PURPOSE OF PREVENTING OR ELIMINATING DANGER IN THE OPERATION OF AIRCRAFT OR FOR THE PURPOSE OF PROTECTING THE PROPERTY OF THE INSURED OR THE PERSON OR PROPERTY OF OTHERS SHALL BE CONSIDERED AN OCCURRENCE.

SYMBOL 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 William E. [illegible]

AID 005152

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. T-NS-9(2)3-

Issued to ______

Date of Issue: 12-20-71

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 FOR BODILY INJURY LIABILITY AND FOR PROPERTY DAMAGE LIABILITY APPLIES SUBJECT TO THE FOLLOWING PROVISIONS:

1. THE UNQUALIFIED WORD "INSURED" ALSO INCLUDES ANY PERSON, TRUSTEE, ESTATE OR ORGANIZATION WHO LEASES OR RENTS PREMISES TO THE NAMED INSURED, BUT ONLY WITH RESPECT TO HIS LIABILITY ARISING OUT OF SUCH PREMISES WHILE LEASED TO, OCCUPIED OF USED BY THE NAMED INSURED;

2. THE INSURED WITH RESPECT TO SUCH PERSON, TRUSTEE, ESTATE OR ORGANIZATION SHALL APPLY ONLY TO SUCH AN EXTENT AND FOR SUCH LIMITS OF LIABILITY AS THE NAMED INSURED, UNDER ITS OPERATING PROCESSES, AS AGREED IN WRITING TO PROVIDE INSURANCE FOR SUCH INTEREST, PROVIDED THE COMPANY SHALL NOT BE LIABLE FOR ANY AMOUNT AGREED TO BY THE NAMED INSURED WHICH IS IN EXCESS OF THE LIMITS OF LIABILITY AFFORDED BY THE POLICY.

PREMIUM INCLUDED IN COMPOSITE RATE

Symbol No.
3000(P)

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William E. Tomahill

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. T-RNSL-922224-72

Issued to
Date of Issue: 12-20-71

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.

(1) THE LIMITS OF LIABILITY AS STATED BELOW AS APPLICABLE TO "EACH OCCURRENCE" 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.

SYMBOL NO.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William E. Donahue

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

AID 005154

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. T-RNSL-9-222-3

Issued to ______

Date of Issue: 12-20-71

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:

INSURANCE COVERAGE PART - L1 - SECTION II - PERSONS INSURED PARAGRAPH "C"

DELETED AND THE FOLLOWING SUBSTITUTED IN LIEU THEREOF:

"IF THE NAMED INSURED IS DESIGNATED IN THE DECLARATIONS AS OTHER THAN AN INDIVIDUAL PARTNERSHIP OR JOINT VENTURE THE ORGANIZATION SO DESIGNATED AND ANY EXECUTIVE OFFICER, DIRECTOR, STOCKHOLDER, OR OTHER EMPLOYEE OF THE NAMED INSURED WHILE ACTING WITHIN THE SCOPE OF HIS DUTIES AS AN OFFICER OR AS A DIRECTOR OF THE A. C. M. CLUB;

AND, ANY ATTORNEY, GEOLOGIST, ENGINEER OR OTHER EMPLOYEE AS NOMINEE FOR THE NAMED INSURED WHILE ACTING WITHIN THE SCOPE OF HIS DUTIES AS SUCH OR WHILE ACTING AS AGENT FOR ANY NAMED INSURED UNDER THIS POLICY."

INSURANCE COVERAGE PART - L1 - SECTION IV - POLICY PERIOD, TERRITORY

DELETED AND THE FOLLOWING SUBSTITUTED IN LIEU THEREOF:

THIS POLICY APPLIES ONLY TO OCCURRENCES WHICH HAPPEN DURING THE POLICY PERIOD ANYWHERE IN THE WORLD, PROVIDED THE CLAIMS ARE MADE OR THE SUITS ARE BROUGHT WITHIN THE UNITED STATES OF AMERICA OR THE DOMINION OF CANADA, BUT SHALL NOT APPLY TO ANY MINING PREMISES, PLANTS, WAREHOUSE BUILDINGS OR OTHER PREMISES OR WORK PLACES OUTSIDE OF THE UNITED STATES OF AMERICA OR THE DOMINION OF CANADA.

WATERCRAFT WHILE AWAY FROM THE PREMISES — EXCLUSION (D) OF INSURANCE PART L1 SHALL NOT APPLY UNDER COVERAGES A AND B TO OWNERSHIP, MAINTENANCE, OR USE OF ANY BARGE, SCOW, OR LIGHTER OWNED OR HIRED BY AND USED IN THE BUSINESS OF THE NAMED INSURED. SUCH INSURANCE AS IS AFFORDED HEREUNDER SHALL BE EXCESS COVERAGE over ~~EVEN~~ ANY OTHER VALID AND COLLECTIBLE INSURANCE IN FORCE AS RESPECTS THIS EXPOSURE.

EXCLUSION (D) OF INSURANCE PART L1 SHALL NOT APPLY TO WATERCRAFT OF THE PLEASURE TYPE USED BY THE NAMED INSURED PROVIDED (1) THE WATERCRAFT IS NOT OWNED BY THE NAMED INSURED OR LEASED OR HIRED BY THE NAMED INSURED (2) THE WATERCRAFT IS NOT USED BY THE NAMED INSURED TO CARRY PASSENGERS FOR A CONSIDERATION OR IN TRANSPORTATION OF CARGO.

(Continued on page 2)

SYMBOL NO. 3000(T)

Page No. ___

Continuation of Endorsement Amending Policy No. T-HNSL [illegible]

GASES, FUMES, ETC- SUBSIDENCE OF SOIL — SUCH COVERAGE AS IS AFFORDED BY INSURANCE PART L1 UNDER COVERAGE A SHALL NOT APPLY (1) AS RESPECTS HARMFUL OR DANGEROUS GASES, FUMES, VAPORS OR SMOKE EMANATING FROM OPERATIONS OF THE NAMED INSURED UNLESS SUCH EMANATION OCCURS UNINTENTIONALLY, IT BEING AGREED, HOWEVER, THAT ONCE THE INSURED HAS KNOWLEDGE THAT SUCH EMANATION IS OCCURRING AND HAS CAUSED OR IS LIKELY TO CAUSE INJURY THEREAFTER SHALL NOT BE DEEMED UNINTENTIONALLY AND SHALL NOT BE COVERED BY THIS POLICY. (2) UNDER COVERAGE B OF INSURANCE PART L1 - TO INJURY TO OR DESTRUCTION INCLUDING THE LOSS OF USE OF PROPERTY RESULTING FROM OR ATTRIBUTABLE TO THE SUBSIDENCE OF SOIL AT ANY LOCALITY WHERE MINING OPERATIONS HAVE BEEN OR ARE BEING CONDUCTED OR THE DEPOSITION OF SILT.

WASTE MATERIAL DISPOSAL — IT IS UNDERSTOOD AND AGREED THAT INJURY TO OR DESTRUCTION, INCLUDING THE LOSS OF USE, OF PROPERTY CAUSED BY THE INTENTIONAL OR WILFUL INTRODUCTION OF WASTE PRODUCTS, FLUIDS OR MATERIALS, INCLUDING OIL REFUSE GAS OR GAS BLEED WATER, INTO ANY SOIL OR INLAND OR TIDAL WATERS, IRRESPECTIVE OF WHETHER THE INSURED POSSESSED KNOWLEDGE OF THE HARMFUL EFFECTS OF SUCH ACTS SHALL NOT BE DEEMED TO BE CAUSED BY AN OCCURRENCE.

CANCELLATION — EXCEPT FOR CANCELLATION OF NON-PAYMENT OF PREMIUM, THE CONDITION IS AMENDED TO 30 DAYS NOTICE TO THE INSURED OF COMPANY CANCELS.

THE TRAVELERS INSURANCE COMPANY	THE TRAVELERS INDEMNITY COMPANY	THE CHARTER OAK FIRE INSURANCE COMPANY	SYMBOL NO.
Secretary	Secretary	Secretary	8000(T

C-10747C 2-65 PRINTED IN U.S.A.

Countersigned by William E. Tanahill

Effective from [illegible] 1972 at the time of day the policy becomes effective. Amending Policy No. T-RHS[illegible]-72

Issued to [illegible] ANACONDA COMPANY ET AL PER END 8000(A)

Date of Issue: 9-20-72 AMB

FOR CO. USE	OFFICE & CODE	NYJ-140	PROD. CODE	45078	PROD.	JOHNSON & HIGGINS
	POL. EXPIRES	1-1-75	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:

ON ENDORSEMENT 8000(T)
PAGE 1
UNDER WATERCRAFT WHILE AWAY FROM THE PREMISES; THE SECOND WORD OF THE SIXTH LINE TO READ OVER
PAGE 2
LAST LINE TO READ:
INSURED IF COMPANY CANCELS.

SYMBOL NO.
8000

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 William L. [illegible]

AID 005157

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. T-ENSL 922224-72

Issued to
Date of Issue: 12-20-71

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:

WITH RESPECT TO THE INSURANCE AFFORDED BY INSURANCE COVERAGE PART L26B SHALL NOT APPLY TO LIABILITY ASSUMED BY THE INSURED UNDER ANY PART OF ANY AGREEMENT THAT IMPOSES LIABILITY UPON THE INSURED FOR THE SOLE NEGLIGENCE OF THE INDEMNITEE UNLESS (1) AS RESPECTS SUCH PARTS OF SUCH AGREEMENTS AS ARE ENTERED INTO PRIOR TO NOVEMBER 1, 1951 THE NAMED INSURED SUBMITS TO THE COMPANY SUCH PARTS AND THE COMPANY SPECIFICALLY INSURES SUCH PARTS BY ENDORSEMENT ATTACHED TO THE POLICY AND (2) AS RESPECTS SUCH PARTS OF SUCH AGREEMENTS AS ARE ENTERED INTO SUBSEQUENT TO NOVEMBER 1, 1951, THE NAMED INSURED SUBMITS TO THE COMPANY SUCH PARTS WITHIN NINETY DAYS AFTER THE INSURANCE DEPARTMENT OF THE INSURED HAS KNOWLEDGE OF THE EXISTENCE OF SUCH COMPLETED AGREEMENTS AND THE COMPANY SPECIFICALLY INSURES SUCH PARTS BY ENDORSEMENT ATTACHED TO THE POLICY.

SYMBOL NO.
8000(U)

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William L. Tamakill

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. 93222-

Issued to

Date of Issue: 12-20-71

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:

"APPLICABLE TO TX"

ITEM 1-NAMED INSURED TO READ:

THE ANACONDA COMPANY

SYMBOL NO.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William E. Tomalski

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

AID 005159

NOTICE OF CANCELLATION

It is agreed that no limitation or cancellation of this policy shall become effective until the number of days' written notice specified in Item 2 of the Schedule shall have been given to the person or organization designated in Item 1 of the Schedule at the address there designated.

Schedule

1. Name: DEPARTMENT OF THE NAVY
   OFFICE OF NAVAL MATERIAL INSURANCE BRANCH
   Address: WASHINGTON DC 20360

2. Number of Days' Notice: 30

Amending Policy No. T-RNSL-922224-72

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

C-12301 12-67 PRINTED IN U.S.A.

8221

ASSISTANCE AND COOPERATION OF THE INSURED
(AUTOMOBILE LIABILITY INSURANCE)
(VIRGINIA)

The failure or refusal of the insured to cooperate with or assist the company which prejudices the company's defense of an action for damages arising out of the operation or use of an automobile shall constitute non-compliance with the requirements of the policy that the insured shall cooperate with and assist the company.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

1-4195 8-66 PRINTED IN U.S.A. N.S. (A877)

9270

SYMBOL NUMBERS OF ENDORSEMENTS

Amending Policy No. T-RNSL-922224-72

It is agreed that endorsements with the following symbol numbers form a part of this policy on its effective date:

A0005	158B	RETRO PLAN D-4101C	9380	11310	17541
A6100	158F	4329B	9431	13240	17811
A6200	158K	6117	9560	13250	18200
A6202	G109(2)	8000(A-W)	9950	13270	18340
M7C	G209A	8221	11070	14520	18771
M63A	3837B	8802	11080	15940	19380
MBA-10	4080A	8840	11190	17130	
25	RETRO PLAN D-4101B	9270	11260	17280	

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-10925 1-66 PRINTED IN U.S.A.

9380

AMENDMENT OF UNINSURED MOTORISTS COVERAGE

It is agreed that the insured shall not be required to arbitrate disputed claims under Uninsured Motorists Coverage.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-11713 11-66 PRINTED IN U.S.A. N.S. (A746)

9431

UNINSURED MOTORISTS COVERAGE AMENDMENT

(Insolvent Insurer)

It is agreed that the term "uninsured automobile" includes an automobile with respect to which the owner or operator is insured against liability for bodily injury, sickness or disease, including death resulting therefrom, by an insurer who is declared insolvent, either before or after the accident, by a court of competent jurisdiction.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-11697 11-66 PRINTED IN U.S.A. N.S. (A881)

9560

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

UNINSURED MOTORISTS INSURANCE

UNINSURED MOTORISTS INSURANCE COVERAGE PART–SPECIFIED CAR BASIS

It is agreed that this part applies only to the *automobiles* designated below:

Automobiles and State of Principal Garaging	Limits of Liability Each Person	Limits of Liability Each Accident	Premium
	$	$	$
ALL AUTOMOBILES PRINCIPALLY GARAGED IN ALL STATED	EQUAL TO MINIMUM FINANCIAL RESPONSIBILITY LIMITS OF THE STATE WHERE THE AUTOMOBILE IS PRINCIPALLY GARAGED		SEE COMPOSITE ENDORSEMENT

Amending Policy No. T-RN5 [illegible] 72

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-12701 4-68 PRINTED IN U.S.A.

AID 005165

9950

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

UNINSURED MOTORISTS INSURANCE

LIMITATION OF UNINSURED MOTORISTS INSURANCE COVERAGE PART – MARYLAND

It is agreed that the coverage with respect to an *insured highway vehicle* principally garaged in the State of Maryland, does not apply to any accident occurring in the State of Maryland.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-12339 12-67 PRINTED IN U.S.A.

11070

(1)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

APPLICATION OF LIMITS OF LIABILITY ENDORSEMENT

It is agreed that such insurance as is afforded by the policy for Bodily Injury Liability and for Property Damage Liability applies subject to the following provisions:

1. With respect to any sum payable under the provisions of the policy, exclusive of the provisions of any applicable endorsement required by any Federal or State Law or the rules of any Commission, Board or Bureau adopted under such law, the limits of the Company's liability shall be as stated in Item 3 of the policy.

2. With respect to any sum payable under the policy only by reason of the provisions of any applicable endorsement required by any Federal or State Law or the rules of any Commission, Board or Bureau adopted under such law, the limits of the Company's liability shall be as stated in such applicable endorsement.

3. The *named insured* agrees to reimburse the Company for any payment made by the Company on account of any accident, claim or suit, involving a breach of the terms of the policy and for any payment the Company would not have been obligated to make under the provisions of the policy, except for the agreement contained in any applicable endorsement required by any State Law or the rules of any Commission, Board or Bureau adopted under such law.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-12317 12-67 PRINTED IN U.S.A.

11080

AID 005167

Effective from ________ at the time of day the policy becomes effective. Amending Policy No. T-KMS.-92222-

Issued to

Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE PROVISIONS OF THE POLICY RELATING TO THE FOLLOWING:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

AUTOMOBILE PHYSICAL DAMAGE INSURANCE

COVERAGE IN MEXICO - 90 DAYS

THIS INSURANCE ALSO APPLIES TO BODILY INJURY AND PROPERTY DAMAGE OR LOSS WHICH OCCURS DURING THE POLICY PERIOD WITHIN THE REPUBLIC OF MEXICO SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:

1. THIS INSURANCE APPLIES ONLY DURING A TEMPORARY VISIT FOR A PERIOD OF NOT MORE THAN NINETY (90) CONSECUTIVE DAYS.

2. IN THE EVENT OF A LOSS TO A COVERED AUTOMOBILE WHICH MAKES NECESSARY THE REPAIR OF SUCH AUTOMOBILE OR THE REPLACEMENT OF ANY PART OR PARTS THEREOF WHILE SUCH AUTOMOBILE IS WITHIN SUCH MEXICAN TERRITORY, THE LIMIT OF THE COMPANY'S LIABILITY FOR SUCH REPAIRS OR REPLACEMENTS SHALL NOT EXCEED THE COST OF SUCH REPAIRS OR REPLACEMENTS AT THE NEAREST POINT IN THE UNITED STATES OF AMERICA WHERE SUCH REPAIRS OR REPLACEMENTS CAN BE MADE.

SYMBOL NO.
1119

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 William E. Tomahee

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. T-RNSL-9..222..

Issued to

Date of Issue: 12-20-71

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:

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE PROVISIONS OF THE POLICY RELATING TO THE FOLLOWING:

UNINSURED MOTORISTS INSURANCE

LIMITATION OF UNINSURED MOTORISTS INSURANCE COVERAGE PART-NEW JERSEY

THE COVERAGE WITH RESPECT TO AN INSURED HIGHWAY VEHICLE PRINCIPALLY GARAGED IN THE STATE OF NEW JERSEY, DOES NOT APPLY TO ANY ACCIDENT OCCURRING IN THE STATE OF NEW JERSEY.

SYMBOL NO.

THE TRAVELERS INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William E. Tomaless

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. T-[illegible]

Issued to

Date of Issue: 12-20-71

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:

NOT APPLICABLE TO TX

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE PROVISIONS OF THE POLICY RELATING TO THE FOLLOWING:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

EXCLUSION OF AUTOMOBILES IN CANADA

THIS POLICY DOES NOT APPLY TO THE OWNERSHIP, MAINTENANCE, OPERATION, USE, LOADING OR UNLOADING OF AUTOMOBILES PRINCIPALLY GARAGED IN CANADA.

SYMBOL NO.
11[illegible]

THE TRAVELERS INSURANCE COMPANY
Secretary

THE TRAVELERS INDEMNITY COMPANY
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
Secretary

Countersigned by William E. [illegible]

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. T-RNSL-02224[illegible]

Issued to ______

Date of Issue: 12-20-71

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:

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

EMPLOYEE BENEFITS LIABILITY ENDORSEMENT

SCHEDULE

1. Premium Computation

Estimated No. of Employees	Rate per Employee		Estimated Premium	Minimum Premium
	first	5,000	$ INCLUDED	$
	next	5,000	$ IN	$
	over	10,000	$ COMPOSITE	$
		Total	$ RATES	

2. Employee Benefit Programs Other Than Those Specified in Section 1.b. Below

______

______

3. Limits of Liability

$1,000,000 each claim

$3,000,000 aggregate

4. Deductible

$ 1,000.00 each claim

INSURING AGREEMENT

The company agrees with the named insured, in consideration of the payment of the premium and subject to all the terms of this endorsement, to pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages for intangible property damage loss because of any negligent act or omission of the insured or any other person for whose acts the insured is legally liable arising out of the conduct or administration of the insured's Employee Benefit Program as defined herein, subject to the following provisions

(Continued on page 2)

SYMBOL NO. [illegible]

C-10747A 2-65 PRINTED IN U.S.A.

AID 005171

1. All of the terms and conditions of the policy which apply to the property damage liability coverage thereof shall apply to the insurance under this endorsement, except as follows:

a. The unqualified word "insured" also includes any employee of the named insured authorized to handle or administer the named insured's Employee Benefit Program.

b. The term "Employee Benefit Program" means group life insurance, group accident or health insurance, pension plans, employee stock subscription plans, unemployment insurance, social security benefits, workmen's compensation, disability benefits and any other similar employee benefits scheduled above or instituted after the effective date of this endorsement provided the company is notified within thirty days after the institution of such benefits.

c. Upon the insured's becoming aware of any allegedly negligent act or omission covered hereunder, written notice shall be given by or on behalf of the insured in accordance with the "notice of accident" condition of the policy.

d. Endorsement Period - Territory. This endorsement applies only to claims made and suits brought within the United States of America, its territories or possessions or Canada during the policy period, provided the named insured, at the effective date of this endorsement, had no knowledge of any act or omission which might result in such claim or suit.

e. The exclusions of the policy are replaced by the following:

This endorsement does not apply:

(1) to any dishonest, fraudulent, criminal or malicious act;

(2) to loss resulting from injury to or destruction of tangible property; or

(3) to any claim or suit based upon:

(a) failure of stock to perform as represented by an insured, or

(b) advice given by an insured to an employee of the named insured to participate or not to participate in any stock subscription plan.

(Continued on page 3)

Continuation of Endorsement Amending Policy No. 92224-12

f. The limit of liability stated above as applicable to "each claim" is the total limit of the company's liability for all damages arising out of any claim covered hereunder. Subject to the foregoing provision respecting "each claim," the limit of liability stated above as "aggregate" is the total limit of the company's liability hereunder for all damages during each annual endorsement period. Subject to the foregoing, the liability of the company with respect to each claim shall be only for the amount of each such claim that is in excess of the deductible amount stated above.

The inclusion herein of more than one insured shall not operate to increase the limit of the company's liability.

The terms of the endorsement, including those with respect to notice of claim or suit and the company's right to investigate, negotiate and settle any claim or suit, apply irrespective of the application of the deductible amount.

The company may pay any part or all of the deductible amount to effect settlement of any claim or suit and, upon notification of the action taken, the named insured shall promptly reimburse the company for such part of the deductible amount as has been paid by the company.

2. The premium stated above is an estimated premium only. Upon termination of each annual period covered by this endorsement the insured, on request, will furnish the company a statement of personnel changes during the endorsement period and the earned premium shall be computed in accordance with the company's rules, rates and premiums applicable to this insurance. If the earned premium thus computed exceeds the estimated advance premium paid, the insured shall pay the excess to the company; if less, the company shall return to the insured the unearned portion paid by such insured.

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. T-RNSL-922224

Issued to
Date of Issue: 12-20-71

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:

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE PROVISIONS OF THE EMPLOYEE BENEFITS LIABILITY ENDORSEMENT

EMPLOYEE BENEFITS LIABILITY - AMENDATORY

NEW YORK SPECIAL PROVISION

SUCH INSURANCE AS IS AFFORDED BY THE EMPLOYEE BENEFITS LIABILITY ENDORSEMENT TO ANY EMPLOYEE OF THE NAMED INSURED SHALL BE LIMITED TO AUTHORIZED ACTS ARISING OUT OF THE ADMINISTRATION OF GROUP LIFE INSURANCE, GROUP HEALTH INSURANCE, PROFIT SHARING PLANS, PENSION PLANS AND EMPLOYEE STOCK SUBSCRIPTION PLANS.

SYMBOL 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 William [signature]

Effective from ____________ at the time of day the policy becomes effective. Amending Policy No. T-... 422224-...

Issued to

Date of Issue: 12-20-71

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:

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE PROVISIONS OF THE EMPLOYEE BENEFITS LIABILITY ENDORSEMENT.

EMPLOYEE BENEFITS LIABILITY - AMENDATORY

MASSACHUSETTS SPECIAL PROVISION

INSURING AGREEMENT ID OF THE EMPLOYEE BENEFITS LIABILITY ENDORSEMENT IS REPLACED BY THE FOLLOWING:

ID. ENDORSEMENT PERIOD - TERRITORY. THIS ENDORSEMENT APPLIES ONLY TO FINANCIAL LOSS DISCOVERED DURING THE POLICY PERIOD OR WITHIN THE PERIOD OF TWO YEARS THEREAFTER AND OCCURRING WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR THE DOMINION OF CANADA RESULTING FROM NEGLIGENT ACTS, ERRORS OR OMISSIONS WHICH OCCUR PRIOR TO THE END OF THE POLICY PERIOD PROVIDED THE NAMED INSURED AT THE EFFECTIVE DATE OF THIS ENDORSEMENT HAD NO KNOWLEDGE OF OR COULD NOT HAVE REASONABLY FORESEEN ANY CIRCUMSTANCES WHICH MIGHT RESULT IN A CLAIM OR SUIT.

THIS INSURANCE SHALL NOT APPLY TO FINANCIAL LOSS DISCOVERED AFTER THIS POLICY HAS TERMINATED IF THERE IS OTHER VALID AND COLLECTIBLE INSURANCE AVAILABLE TO THE INSURED AND APPLICABLE TO SUCH LOSS.

SYMBOL NO.
13270

THE TRAVELERS INSURANCE COMPANY
Secretary

THE TRAVELERS INDEMNITY COMPANY
Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY
Secretary

Countersigned by William L. Donahue

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

AID 005175

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

ADDITIONAL INSURED

Effective from ____________________ at the time of day the policy becomes effective. Amending Policy No. T-RNSL-922224-72

Issued to ____________________

Date of Issue: 12-20-71

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 paragraph (d) of the "Persons Insured" provision includes the person or organization designated below, but only with respect to his or its liability because of acts or omissions of an *insured* under (a), (b) or (c) of such provision, subject to the following additional provisions:

1. No liability is assumed by such person or organization for the payment of any premiums stated in the policy or earned thereunder.

2. In the event of cancellation of the policy, written notice of cancellation will be mailed by the company to such person or organization.

Person or Organization **Address**

CUSTOM CORD AND CABLE INC

Amending Policy No. T-RNSL-922224-72

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

Countersigned by William L. Tomalis

C-12522 9-71 PRINTED IN U.S.A.

14520

AID 005176

UNINSURED MOTORISTS COVERAGE AMENDMENT

(Insolvent Insurer)

It is agreed that the term "uninsured highway vehicle" includes a highway vehicle with respect to which there is a bodily injury liability insurance policy applicable at the time of the accident but the company writing the same is or becomes insolvent.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

C-12091 9-67 PRINTED IN U.S.A. N.S. (A888)

15940

PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE

(Automobile Bodily Injury Liability and Property Damage Liability)
(Specified Car Basis)
(Virginia)

Effective from ______________________ Amending Policy numbered ______________________
At 12:01 A.M. Standard Time

Issued to ______________________

The additional premium for this endorsement is $__________
(The information provided for above is required to be stated only when this endorsement is issued for attachment to the policy subsequent to its effective date.)

In consideration of the payment of the premium for this endorsement, the company agrees with the named insured, subject to the limits of liability, exclusions, conditions and other terms of this endorsement and to the applicable terms of the policy:

SCHEDULE

Limits of Liability:
Bodily Injury $20,000 each person; $30,000 each accident
Property Damage $5,000 each accident

INSURING AGREEMENTS

I. Damages for Bodily Injury and Property Damage Caused by Uninsured Automobiles

To pay, in accordance with Section 38.1-381 of the Code of Virginia and all Acts amendatory thereof or supplementary thereto, all sums which the Insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an uninsured automobile because of:

(a) bodily injury, sickness or disease, including death resulting therefrom, hereinafter called "bodily injury", sustained by the Insured;
(b) injury to or destruction of (1) an insured automobile and its contents and (2) any other property (except an automobile) owned by an Insured and located in Virginia, hereinafter called "property damage";

caused by accident and arising out of the ownership, maintenance or use of such uninsured automobile.

II. Definitions

(a) **Insured.** The unqualified word "Insured" means:
(1) the named Insured;
(2) any person while occupying an insured automobile; and
(3) any person, with respect to damages he is entitled to recover for care or loss of services because of bodily injury to which this endorsement applies.

The insurance applies separately with respect to each Insured hereunder, but neither this provision nor application of the insurance to more than one Insured shall operate to increase the limits of the Company's liability.

(b) **Insured Automobile.** The term "insured automobile" means:
(1) an automobile owned by the named Insured and registered in Virginia;
(2) any automobile owned by the named Insured to which is attached Virginia dealer's license plates issued to the named Insured;

with respect to which the bodily injury and property damage liability coverages of the policy apply.

(c) **Uninsured Automobile.** The term "uninsured automobile" means:
(1) an automobile with respect to the ownership, maintenance or use of which there is, in at least the amounts specified in the Virginia Motor Vehicle Safety Responsibility Act, neither (i) cash or securities on file with the Virginia Commissioner of Motor Vehicles nor (ii) a bodily injury and property damage liability bond or insurance policy, applicable at the time of the accident with respect to any person or organization legally responsible for the use of such automobile, or with respect to which there is such a bond or insurance policy applicable at the time of the accident but the company writing the same is or becomes insolvent or denies coverage thereunder; or
(2) a hit-and-run automobile as defined;

but the term "uninsured automobile" shall not include:
(i) an automobile which is owned or operated by a self-insurer within the meaning of the Virginia Motor Vehicle Safety Responsibility Act or any motor carrier law or similar law;
(ii) an automobile which is owned by the United States of America, the State of Virginia, a political subdivision thereof, or an agency of any of the foregoing;
(iii) a vehicle operated on rails or while located for use as a residence or premises and not as a vehicle; or
(iv) a vehicle or other equipment designed for use principally off public roads, except while actually upon public roads.

(d) **Hit-and-Run Automobile.** The term "hit-and-run automobile" means an automobile which causes an accident resulting

(Continued on Page 2)

17811

For Company Use Only	DATE OF EXPIRATION	MODE OF ADJUSTMENT	LOCATION OF RISK	OFFICE AND NAME OF AGENT

in bodily injury to an Insured or property damage, provided: (i) there cannot be ascertained the identity of either the operator or the owner of such "hit-and-run automobile"; (ii) the Insured or someone on his behalf shall have reported the accident within 5 days or as soon as practicable to the Commissioner of Motor Vehicles.

(e) **Occupying.** The word "occupying" means in or upon or entering into or alighting from.

III. **Policy Period, Territory**

This endorsement applies only to accidents which occur on and after the effective date hereof, during the policy period and within the United States of America, its territories or possessions, or Canada.

EXCLUSIONS

This endorsement does not apply:

(a) to bodily injury to an Insured, care or loss of services recoverable by an Insured or injury to or destruction of property of an Insured, with respect to which such Insured or his legal representative shall, without written consent of the Company, make any settlement with any person or organization who may be legally liable therefor;

(b) to the first two hundred dollars of the total amount of all property damage as the result of any one accident;

(c) so as to inure directly or indirectly to the benefit of any insurer of property.

CONDITIONS

1. **Policy Provisions.** None of the Insuring Agreements, Exclusions, Conditions or Other Provisions of the policy shall apply to the insurance afforded by this endorsement except the Conditions "Notice" or "Notice of Accident," "Subrogation," "Changes," "Assignment," "Cancellation" and "Declarations."

2. **Premium.** If during the policy period the number of automobiles owned by the named Insured and registered in Virginia or the number of Virginia dealer's license plates issued to the named Insured changes, the named Insured shall notify the Company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the Company. If the earned premium thus computed exceeds the advance premium paid, the named Insured shall pay the excess to the Company; if less, the Company shall return to the named Insured the unearned portion paid by such Insured.

3. **Proof of Claim.** As soon as practicable, the Insured or other person making claim shall give to the Company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. Proof of claim shall be made upon forms furnished by the Company unless the Company shall have failed to furnish such forms within 15 days after receiving notice of claim.

   The injured person shall submit to physical examinations by physicians selected by the Company when and as the Company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the Company execute authorization to enable the Company to obtain medical reports and copies of records.

   The Insured or other person making claim for damage to property shall file proof of loss with the Company within sixty days after the occurrence of loss, unless such time is extended in writing by the Company, in the form of a sworn statement setting forth the interest of the Insured and of all others in the property affected, any encumbrances thereon, the actual cash value thereof at time of loss, the amount, place, time and cause of such loss, and the description and amounts of all other insurance covering such property. Upon the Company's request, the Insured shall exhibit the damaged property to the Company.

   With respect to claims alleged to have arisen out of the ownership, maintenance or use of a hit-and-run automobile if the insured has not obtained a judgment against John Doe, the liability of the uninsured motorist may be established, as between the insured and the Company, by filing with the Company within a reasonable time after the accident a statement under oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, setting forth the facts in support thereof, and shall present clear and convincing evidence that there was a hit-and-run automobile involved in the accident.

4. **Notice of Legal Action.** If, before the Company makes payment of loss hereunder, the Insured or his legal representative shall institute any legal action for bodily injury or property damage against any person or organization legally responsible for the use of an automobile involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the Company by the Insured or his legal representative.

5. **Limits of Liability.** (a) The limit of bodily injury liability stated in the schedule as applicable to "each person" is the limit of the Company's liability for all damages, including damages for care or loss of services, because of bodily injury sustained by one person as the result of any one accident and, subject to the above provision respecting each person, the limit of such liability stated in the schedule as applicable to "each accident" is the total limit of the Company's liability for all damages, including damages for care or loss of services, because of bodily injury sustained by two or more persons as the result of any one accident.

   (b) The limit of property damage liability stated in the schedule as applicable to "each accident" is the total limit of the Company's liability for all damages arising out of injury to or destruction of all property of one or more Insureds as a result of any one accident.

   (c) If claim is made hereunder and claim is also made against any person who is an Insured under the Bodily Injury Liability or Property Damage Liability coverages of the policy because of bodily injury or property damage sustained in an accident by a person who is an Insured hereunder, any payment made hereunder to or for any such person shall be applied in reduction of any amount which he may be entitled to recover from any person who is an Insured under the Bodily Injury Liability or Property Damage Liability coverages.

   (d) Any amount payable hereunder because of bodily injury or property damage sustained in an accident by a person who is an insured under this coverage shall be reduced by all sums paid on account of such injury or damage by or on behalf of the owner or operator of the uninsured automobile.

(Continued on Page 3)

(e) Any amount recoverable as damages because of bodily injury or property damage sustained in an accident by a person who is an insured under this coverage shall be reduced by all sums paid on account of such injury or damage by or on behalf of any person or persons jointly or severally liable together with the owner or operator of the uninsured automobile for such injury or damage including all sums paid under the Bodily Injury Liability or Property Damage Liability coverages of the policy.

6. **Other Insurance.** With respect to bodily injury to an Insured while occupying an automobile not owned by the named Insured, the insurance hereunder shall apply only as excess insurance over any other similar insurance available to such Insured and applicable to such automobile as primary insurance.
Except as provided in the foregoing paragraph, if the Insured has other similar bodily injury insurance available to him and applicable to the accident, the Company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.
With respect to property damage, the insurance hereunder shall apply only as excess insurance over any other valid and collectible insurance of any kind applicable to such property damage.

7. **Payment of Loss by the Company.** Any amount due hereunder is payable to the Insured or his legal representative.

THE TRAVELERS INDEMNITY COMPANY

Roger C. Wilkins
President

C-13055 12-68 PRINTED IN U.S.A. N.S. (A690b)

17811

PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE

(Automobile Bodily Injury Liability and Property Damage Liability)

(Specified Car Basis)

(Georgia) [illegible]

The company agrees with the named insured, in consideration of the payment of the premium for this endorsement and subject to the limits of liability, exclusions, conditions and other terms of this endorsement and to the applicable terms of the policy:

SCHEDULE

Limits of Liability:

Bodily Injury	$10,000 each person; $20,000 each accident
Property Damage	$5,000 each accident

The advance premium for this endorsement is $ INCLUDED IN COMPOSITE

INSURING AGREEMENTS

I. Damages for Bodily Injury and Property Damage Caused by Uninsured Automobiles

To pay all sums which the insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an uninsured automobile because of:

(a) bodily injury, sickness or disease, including death resulting therefrom, hereinafter called "bodily injury", sustained by the insured;

(b) injury to or destruction of an insured automobile and property owned by the insured which is contained therein, hereinafter called "property damage";

caused by accident and arising out of the ownership, maintenance or use of such uninsured automobile.

No default judgment against any known person or organization alleged to be legally responsible for the bodily injury or property damage shall be conclusive, as between the insured and the company, as to the establishment of legal liability or of the amount of damages to which the insured is legally entitled.

II. Definitions

(a) **Insured.** The unqualified word "insured" means

(1) the named insured;

(2) any person while occupying an insured automobile; and

(3) any person, with respect to damages he is entitled to recover because of bodily injury to which this endorsement applies sustained by an insured under (1) or (2) above.

The insurance applies separately with respect to each insured under this endorsement, but neither this provision nor application of the insurance to more than one insured shall operate to increase the limits of the company's liability.

(b) **Insured Automobile.** The term "insured automobile" means:

(1) an automobile owned by the named insured and registered in Georgia;

(2) any automobile owned by the named insured to which is attached Georgia dealer's license plates issued to the named insured;

and to which the liability coverage of the policy applies, while such automobile is being used by or with the permission of the named insured as stated in the policy.

(c) **Uninsured Automobile.** The term "uninsured automobile" means:

(1) an automobile with respect to the ownership, maintenance or use of which there is, in at least the amounts specified in Section 56-407A of the Georgia Insurance Code, neither (i) cash or securities on file with the Georgia Director of Public Safety nor (ii) a bodily injury and property damage liability bond or insurance policy, applicable at the time of the accident with respect to any person or organization legally responsible for the use of such automobile, or there is a bodily injury and property damage liability insurance policy applicable at the time of the accident but the company writing the same either (a) has legally denied coverage thereunder, or (b) is or becomes insolvent provided the insured gives the company notice of the pendency of any legal proceeding against such insolvent company of which he may have knowledge, within a reasonable time and before he enters into any negotiation or arrangement with such insolvent company and before the company is prejudiced by any action or nonaction of his with respect to the determination of the insolvency of such company; or

(2) a hit-and-run automobile as defined;

but the term "uninsured automobile" shall not include:

(i) an automobile defined herein as an "insured automobile";

(ii) an automobile owned by or furnished for the regular use of the named insured;

(iii) an automobile which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law;

(iv) an automobile which is owned by the United States of America, Canada, a state, a political subdivision of any such government or an agency of any of the foregoing;

(v) a land motor vehicle or trailer, if operated on rails or crawler-treads or while located for use as a residence or premises and not as a vehicle; or

(vi) a farm type tractor or equipment designed for use principally off public roads, except while actually upon public roads.

(d) **Hit-and-Run Automobile.** The term "hit-and-run automobile" means an automobile which causes bodily injury to an insured or property damage arising out of physical contact of such automobile with an insured automobile, provided: (i) there cannot be ascertained the identity of either the operator or the owner of such "hit-and-run automobile"; (ii) the insured or someone on his behalf shall have reported the accident within 10 days or as soon as practicable to the Georgia Director of Public Safety, and shall have filed with the company within 30 days thereafter a statement under oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and (iii) at the company's request, the insured or his legal representative makes available for inspection the automobile which the insured was occupying at the time of the accident.

(e) **Occupying.** The word "occupying" means in or upon or entering into or alighting from.

(f) **State.** The word "state" includes the District of Columbia, a territory or possession of the United States, and a province of Canada.

III. Policy Period, Territory

This endorsement applies only to accidents which occur on and after the effective date hereof, during the policy period and within the United States of America, its territories or possessions, or Canada.

EXCLUSIONS

This endorsement does not apply:

(a) to the first two hundred and fifty dollars of the total amount of all property damage as the result of any one accident;

(b) to bodily injury to an insured or injury to or destruction of property of an insured, with respect to which such insured, his legal representative or any person entitled to payment under this coverage shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law;

(d) so as to inure directly or indirectly to the benefit of any insurer of property;

(e) to property damage for which the insured has been compensated by other property or★ physical damage insurance.

(Continued on Page 2)

CONDITIONS

1. **Policy Provisions.** None of the Insuring Agreements, Exclusions, Conditions or Other Provisions of the policy shall apply to the insurance afforded by this endorsement except the Conditions "Notice" or "Notice of Accident," "Subrogation," "Changes," "Assignment," "Cancelation" and "Declarations".

2. **Premium.** If during the policy period the number of automobiles owned by the named insured and registered or principally garaged in Georgia or the number of Georgia dealer's license plates issued to the named insured changes, the named insured shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

3. **Proof of Claim.** As soon as practicable, the insured or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

   The injured person shall submit to physical examinations by physicians selected by the company when and as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

   The insured or other person making claim for damage to property shall file proof of loss with the company within sixty days after the occurrence of loss, unless such time is extended in writing by the company, in the form of a sworn statement setting forth the interest of the insured and of all others in the property affected, any encumbrances thereon, the actual cash value thereof at time of loss, the amount, place, time and cause of such loss, and the description and amounts of all other insurance covering such property. Upon the company's request, the insured shall exhibit the damaged property to the company.

4. **Assistance and Cooperation of the Insured.** After notice of claim under this endorsement, the company may require the insured to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the bodily injury or property damage.

5. **Notice of Legal Action.** If, before the company makes payment of loss hereunder, the insured or his legal representative shall institute any legal action for bodily injury or property damage against any person or organization legally responsible for the use of an automobile involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the insured or his legal representative.

6. **Limits of Liability.** (a) The limit of bodily injury liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all damages, including damages for care or loss of services, because of bodily injury sustained by one person as the result of any one accident and, subject to the above provision respecting each person, the limit of such liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages, including damages for care or loss of services, because of bodily injury sustained by two or more persons as the result of any one accident.

   (b) The limit of property damage liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages arising out of injury to or destruction of all property of one or more insureds as the result of any one accident.

   (c) If claim is made under this endorsement and claim is also made against any person who is an insured under the Bodily Injury Liability or Property Damage Liability coverages of the policy because of bodily injury or property damage sustained in an accident by a person who is an insured under this endorsement:

   (1) any payment made under this endorsement to or for any such person shall be applied in reduction of any amount which he may be entitled to recover from any person who is an insured under the Bodily Injury Liability or Property Damage Liability coverages; and

   (2) any payment made under the Bodily Injury Liability or Property Damage Liability coverages to or for any such person shall be applied in reduction of any amount which he may be entitled to recover under this endorsement.

   (d) Any amount payable to an insured under the terms of this endorsement shall be reduced by (1) all sums paid to such insured for bodily injury or property damage by or on behalf of the person legally liable therefor and (2) the amount paid and the present value of all amounts payable to such an insured under any workmen's compensation law, exclusive of non-occupational disability benefits.

7. **Other Insurance.** With respect to bodily injury to an insured, if the insured has other similar insurance available to him against a loss covered by this endorsement, the company shall not be liable under this endorsement for a greater proportion of such loss than the applicable limit of liability hereunder bears to the total applicable limits of liability of all valid and collectible insurance against such loss.

8. **Payment of Loss by the Company.** Any amount due hereunder is payable to the insured or his legal representative.

9. **Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, the insured or his legal representative has fully complied with all the terms of this endorsement.

10. This endorsement replaces any other provisions of the policy, including any endorsement attached thereto, affording similar insurance with respect to any damages arising out of the ownership, maintenance or use of an uninsured automobile or a hit-and-run vehicle.

THE TRAVELERS INDEMNITY COMPANY

Secretary

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

(1)

PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE
(Oklahoma)

T-RNSL-922224-72

In consideration of the payment of premium and subject to all of the provisions of this endorsement and to the applicable provisions of the policy, the company agrees with the named insured as follows:

SCHEDULE

Designated Insured: ______

Limits of Liability: Bodily Injury $ 5,000 each person
$10,000 each accident

Advance Premium $ INCLUDED IN COMPOSITE

Description of Insured Highway Vehicles:
Any highway vehicle registered or principally garaged in Oklahoma which is:
(Check appropriate box)

- [X] An owned automobile under Part I of the policy
- [ ] A private passenger automobile owned by the named insured
- [ ] Owned by the named insured
- [ ] Designated in the declarations of the policy by the letters "UM" and any highway vehicle of the same type ownership of which is acquired during the policy period by the named insured as a replacement therefor
- [ ] Any mobile equipment owned by the named insured
- [ ] ______

I. UNINSURED MOTORISTS COVERAGE
(Damages for Bodily Injury Caused by Uninsured Highway Vehicles)

The company will pay in accordance with Title 36 Oklahoma Statutes 1961 all sums which the insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an uninsured highway vehicle because of bodily injury caused by accident and arising out of the ownership, maintenance or use of such uninsured highway vehicle; provided, for the purposes of this coverage, determination as to whether the insured or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the insured or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the bodily injury shall be conclusive, as between the insured and the company, of the issues of liability of such person or organization or of the amount of damages to which the insured is legally entitled unless such judgment is entered pursuant to an action prosecuted by the insured with the written consent of the company.

Exclusions

This insurance does not apply:

(a) to bodily injury with respect to which the insured, his legal representative or any person entitled to payment under this insurance shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(b) to bodily injury to an insured while occupying a highway vehicle (other than an insured highway vehicle) owned by the named insured, any designated insured or any relative resident in the same household as the named or designated insured, or through being struck by such a vehicle, but this exclusion does not apply to the named insured or his relatives while occupying or if struck by a highway vehicle owned by a designated insured or his relatives;

(c) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law;

II. PERSONS INSURED

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

(a) the named insured and any designated insured and, while residents of the same household, the relatives of either;

(b) any other person while occupying an insured highway vehicle; and

(c) any person, with respect to damages he is entitled to recover because of bodily injury to which this insurance applies sustained by an insured under (a) or (b) above.

The insurance applies separately with respect to each insured, except with respect to the limits of the company's liability.

III. LIMITS OF LIABILITY

Regardless of the number of insureds under this insurance, the company's liability is limited as follows:

(a) The limit of bodily injury liability stated in the schedule 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 accident and, subject to the above provision respecting "each person", the limit of liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages because of bodily injury sustained by two or more persons as the result of any one accident.

(b) Any amount payable under the terms of this insurance because of bodily injury sustained in an accident by a person who is an insured shall be reduced by

(1) all sums paid on account of such bodily injury by or on behalf of

(i) the owner or operator of the uninsured highway vehicle and

(ii) any other person or organization jointly or severally liable together with such owner or operator for such bodily injury,

including all sums paid under the bodily injury liability coverage of the policy and

(2) the amount paid and the present value of all amounts payable on account of such bodily injury under any workmen's compensation law, disability benefits law or any similar law.

(Continued on page 2)

(c) Any payment made under this insurance to or for any insured shall be applied in reduction of the amount of damages which he may be entitled to recover from any person or organization insured under the bodily injury liability coverage of the policy.

(d) Any payment made under this insurance to or for any insured which represents expenses for medical services shall be applied in reduction of the amount of expenses to which the medical payments or medical expense coverage of the policy applies.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"bodily injury" means bodily injury, sickness or disease, including death, sustained by an insured under (a) or (b) of the Persons Insured provision;

"designated insured" means an individual named in the schedule under Designated Insured and also includes his spouse, if a resident of the same household;

"highway vehicle" means a self propelled land motor vehicle or a trailer, other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"hit-and-run vehicle" means a highway vehicle which causes bodily injury arising out of physical contact of such vehicle with the insured or with a vehicle which the insured is occupying at the time of the accident, provided:

(a) there cannot be ascertained the identity of either the operator or owner of such highway vehicle;

(b) the insured or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

(c) at the company's request, the insured or his legal representative makes available for inspection the vehicle which the insured was occupying at the time of the accident;

"insured highway vehicle" means a highway vehicle to which the bodily injury liability coverage of the policy applies and which is:

(a) described in the schedule as an insured highway vehicle;

(b) being used temporarily as a substitute for an insured highway vehicle as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction; or

(c) being operated by the named or designated insured or, if a resident of the same household, a relative of either;

but the term "insured highway vehicle" shall not include:

(i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in the policy;

(ii) a vehicle while being used without the permission of the owner;

(iii) under subparagraphs (b) and (c) above, a vehicle owned by the named insured, any designated insured or any resident of the same household as the named or designated insured; or

(iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the named insured or any resident of the same household;

"named insured" means the individual named in Item 1 of the declarations and also includes his spouse, if a resident of the same household;

"occupying" means in or upon or entering into or alighting from;

"state" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"uninsured highway vehicle" means:

(a) a highway vehicle with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the state in which the insured highway vehicle is principally garaged no bodily injury liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a bodily injury liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or

(b) a hit-and-run vehicle;

but the term "uninsured highway vehicle" shall not include:

(i) an insured highway vehicle,

(ii) a highway vehicle which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,

(iii) a highway vehicle which is owned by the United States of America, Canada, a state, a political subdivision of any such government or an agency of any of the foregoing.

VI. ADDITIONAL CONDITIONS

A. Policy Provisions.

None of the Insuring Agreements, Exclusions, Conditions or other provisions of the policy shall apply to the insurance afforded by this endorsement except the Conditions "Notice" (or "Notice of Accident" or "Insured's Duties in Event of Occurrence, Claim or Suit"), "Changes," "Assignment," "Cancellation" and "Declarations."

B. Premium.

If during the policy period the number of insured highway vehicles owned by the named insured or the number of dealer's license plates issued to the named insured changes, the named insured shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

C. Proof of Claim.

As soon as practicable, the insured or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The insured and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required.

(Continued on Page 3)

Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

D. **Assistance and Cooperation of the Insured.**

After notice of claim under this insurance, the company may require the insured to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the bodily injury; and in any action against the company, the company may require the insured to join such person or organization as a party defendant.

E. **Notice of Legal Action.**

If, before the company makes payment of loss hereunder, the insured or his legal representative shall institute any legal action for bodily injury against any person or organization legally responsible for the use of a highway vehicle involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the insured or his legal representative.

F. **Other Insurance.**

With respect to bodily injury to an insured while occupying a highway vehicle not owned by the named insured, this insurance shall apply only as excess insurance over any other similar insurance available to such insured and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the insured has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

G. **Arbitration.**

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured highway vehicle because of bodily injury to the insured, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the insured and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance. If agreement by arbitration is not reached within three months from date of demand, the insured or his legal representative may institute any legal action for bodily injury against any person or organization legally responsible for the use of a highway vehicle involved in the accident.

H. **Trust Agreement.**

In the event of payment to any person under this insurance:

(a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the bodily injury because of which such payment is made;

(b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the damages which are the subject of claim made under this insurance;

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;

(d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as damages from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

(e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

I. **Payment of Loss by the Company.**

Any amount due hereunder is payable

(a) to the insured, or

(b) if the insured be a minor to his parent or guardian, or

(c) if the insured be deceased to his surviving spouse, otherwise

(d) to a person authorized by law to receive such payment or to a person legally entitled to recover the damages which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

J. **Action Against Company.**

No action shall lie against the company unless, as a condition precedent thereto, the insured or his legal representative has fully complied with all the terms of the policy applicable to this insurance.

K. This endorsement replaces any other provisions of the policy, including any endorsement forming a part thereof, affording similar insurance with respect to any damages arising out of the ownership, maintenance or use of an uninsured vehicle or a hit-and-run vehicle.

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

C-12950 PRINTED IN U.S.A. 10-66 (NS A908)

(D

PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE
(New Jersey)

In consideration of the payment of premium and subject to all of the provisions of this endorsement and to the applicable provisions of the policy, the company agrees with the named insured as follows:

SCHEDULE

Designated Insured:

Limits of Liability: Bodily Injury $10,000 each person
$20,000 each accident
Property Damage $ 5,000 each accident

Advance Premium $ INCLUDED IN COMPOSITE

Description of Insured Highway Vehicles:

Any highway vehicle registered or principally garaged in New Jersey which is:
(Check appropriate box)

- [x] An owned automobile under Part I of the policy
- [ ] A private passenger automobile owned by the named insured
- [ ] Owned by the named insured
- [ ] Designated in the declarations of the policy by the letters "UM" and any highway vehicle of the same type ownership of which is acquired during the policy period by the named insured as a replacement therefor
- [ ] Any mobile equipment owned by the named insured
- [ ]

Amending Policy No. 1-RNSL-922224-72

I. UNINSURED MOTORISTS COVERAGE
(Damages for Bodily Injury and Property Damage Caused by Uninsured Highway Vehicles)

The company will pay all sums which the insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an uninsured highway vehicle because of bodily injury or property damage, caused by accident and arising out of the ownership, maintenance or use of such uninsured highway vehicle; provided, for the purposes of this coverage, determination as to whether the insured or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the insured or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the bodily injury or property damage shall be conclusive, as between the insured and the company, of the issues of liability of such person or organization or of the amount of damages to which the insured is legally entitled unless such judgment is entered pursuant to an action prosecuted by the insured with the written consent of the company.

Exclusions

This insurance does not apply:

(a) to bodily injury or property damage with respect to which the insured, his legal representative or any person entitled to payment under this insurance shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(b) to bodily injury to an insured while occupying a highway vehicle (other than an insured highway vehicle) owned by the named insured, any designated insured or any relative resident in the same household as the named or designated insured, or through being struck by such a vehicle, but this exclusion does not apply to the named insured or his relatives while occupying or if struck by a highway vehicle owned by a designated insured or his relatives;

(c) to property contained in or struck by a highway vehicle (other than an insured highway vehicle) owned by the named insured, any designated insured or any relative resident in the same household as the named or designated insured, but this exclusion does not apply to property of the named insured or his relatives while contained in or struck by a highway vehicle owned by a designated insured or his relatives;

(d) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law;

(e) to the first $100 of the amount of property damage to the property of each insured as the result of any one accident;

(f) so as to inure directly or indirectly to the benefit of any insurer of property;

(g) to property damage arising out of the ownership, maintenance or use of a hit-and-run vehicle.

II. PERSONS INSURED

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

(a) the named insured and any designated insured and, while residents of the same household, the spouse and relatives of either;

(b) any other person while occupying an insured highway vehicle; and

(c) any person, with respect to damages he is entitled to recover because of bodily injury to which this insurance applies sustained by an insured under (a) or (b) above.

The insurance applies separately with respect to each insured, except with respect to the limits of the company's liability.

III. LIMITS OF LIABILITY

Regardless of the number of insureds under this insurance, the company's liability is limited as follows:

(a) The limit of bodily injury liability stated in the schedule 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 accident and, subject to the above provision respecting "each person", the limit of liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages because of bodily injury sustained by two or more persons as the result of any one accident.

(Continued on page 2)

(b) The limit of property damage liability stated in the schedule is the total limit of the company's liability for all damages because of property damage to all property of one or more insureds as the result of any one accident.

(c) Any amount payable under the terms of this insurance because of bodily injury or property damage sustained in an accident by a person who is an insured shall be reduced by

(1) all sums paid on account of such bodily injury or property damage by or on behalf of

(i) the owner or operator of the uninsured highway vehicle and

(ii) any other person or organization jointly or severally liable together with such owner or operator for such bodily injury or property damage,

including all sums paid under the bodily injury or property damage liability coverage of the policy, and

(2) the amount paid and the present value of all amounts payable on account of such bodily injury under any workmen's compensation law, disability benefits law or any similar law.

(d) Any payment made under this insurance to or for any insured shall be applied in reduction of the amount of damages which he may be entitled to recover from any person insured under the bodily injury or property damage liability coverage of the policy.

(e) The company shall not be obligated to pay under this insurance that part of the damages which the insured may be entitled to recover from the owner or operator of an uninsured highway vehicle which represents expenses for medical services paid or payable under the medical payments or medical expense coverage of the policy or which represents loss paid or payable to the insured under any automobile physical damage insurance of the policy.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"bodily injury" means bodily injury, sickness or disease, including death, sustained by an insured under (a) or (b) of the Persons Insured provision;

"designated insured" means an individual named in the schedule under Designated Insured and also includes his spouse, if a resident of the same household;

"highway vehicle" means a land motor vehicle or trailer other than

(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,

(b) a vehicle operated on rails or crawler-treads, or

(c) a vehicle while located for use as a residence or premises;

"hit-and-run vehicle" means (i) a highway vehicle which causes an accident resulting in bodily injury to an insured arising out of physical contact of such vehicle with the insured or with a vehicle which the insured is occupying at the time of the accident, or

(ii) a highway vehicle which without physical contact with the insured or with a vehicle which the insured is occupying at the time of the accident causes bodily injury to an insured arising out of an accident in New Jersey, provided:

(a) there cannot be ascertained the identity of either the operator or owner of such highway vehicle; and

(b) the insured or someone on his behalf shall have reported the accident within 48 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and

(c) at the company's request, the insured or his legal representative makes available for inspection the vehicle which the insured was occupying at the time of the accident; and

(d) with respect to subdivision (ii) the facts of such accident can be corroborated by competent evidence other than the testimony of any person having a claim under this or any other similar insurance as the result of such accident;

"insured highway vehicle" means a highway vehicle:

(a) described in the schedule as an insured highway vehicle to which the bodily injury and property damage liability coverage of the policy applies;

(b) while temporarily used as a substitute for an insured highway vehicle as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;

(c) while being operated by the named or designated insured or by the spouse of either if a resident of the same household;

but the term "insured highway vehicle" shall not include:

(i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in the policy;

(ii) a vehicle while being used without the permission of the owner;

(iii) under subparagraphs (b) and (c) above, a vehicle owned by the named insured, any designated insured or any resident of the same household as the named or designated insured; or

(iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the named insured or any resident of the same household;

"named insured" means the individual named in item 1 of the declarations and also includes his spouse, if a resident of the same household;

"occupying" means in or upon or entering into or alighting from;

"property damage" means injury to or destruction of (i) an insured highway vehicle owned by the named insured or his spouse, if a resident of the same household, (ii) any property owned by an insured under (a) or (b) of the Persons Insured provision while contained in such insured highway vehicle and (iii) any property owned by an insured under (a) of the Persons Insured provision while contained in any insured highway vehicle;

"state" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"uninsured highway vehicle" means:

(a) a highway vehicle with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the state in which the insured highway vehicle is principally garaged, no bodily injury and property damage liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a bodily injury and property damage liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or

(Continued on page 3)

(b) a hit-and-run vehicle, but only with respect to bodily injury caused thereby;

but the term "uninsured highway vehicle" shall not include:

(i) an insured highway vehicle,

(ii) a highway vehicle which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,

(iii) a highway vehicle which is owned by the United States of America, Canada, a state, a political subdivision of any such government or an agency of any of the foregoing.

VI. ADDITIONAL CONDITIONS

A. Policy Provisions.

None of the Insuring Agreements, Exclusions, Conditions or other provisions of the policy shall apply to the insurance afforded by this endorsement except the Conditions "Notice" (or "Notice of Accident" or "Insured's Duties in Event of Occurrence, Claim or Suit"), "Changes," "Assignment," "Cancellation" and "Declarations".

B. Premium.

If during the policy period the number of insured highway vehicles owned by the named insured or spouse or the number of dealer's license plates issued to the named insured changes, the named insured shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

C. Proof of Claim.

As soon as practicable, the insured or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The insured and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

The insured or other person making claim for damage to property shall file proof of loss with the company within sixty days after the occurrence of loss, unless such time is extended in writing by the company, in the form of a sworn statement setting forth the interest of the insured and of all others in the property affected, any encumbrances thereon, the actual cash value thereof at time of loss, the amount, place, time and cause of such loss, and the description and amounts of all other insurance covering such property. Upon the company's request, the insured shall exhibit the damaged property to the company.

D. Assistance and Cooperation of the Insured.

After notice of claim under this insurance, the company may require the insured to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the bodily injury or property damage; and in any action against the company, the company may require the insured to join such person or organization as a party defendant.

E. Notice of Legal Action.

If, before the company makes payment of loss hereunder, the insured or his legal representative shall institute any legal action for bodily injury or property damage against any person or organization legally responsible for the use of a highway vehicle involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the insured or his legal representative.

F. Other Insurance.

With respect to bodily injury to an insured while occupying a highway vehicle not owned by the named insured, this insurance shall apply only as excess insurance over any other similar insurance available to such insured and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the insured has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

With respect to property damage, the insurance hereunder shall apply only as excess insurance over any other valid and collectible insurance of any kind applicable to such property damage, and this insurance shall apply only in the amount by which the limit of liability for this coverage exceeds the amount recoverable under such other insurance.

G. Arbitration.

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured highway vehicle because of bodily injury or property damage to the insured, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the insured and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

H. Trust Agreement.

In the event of payment to any person under this insurance:

(a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the bodily injury or property damage because of which such payment is made;

(b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the damages which are the subject of claim made under this insurance;

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;

(Continued on page 4)

(d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as damages from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

(e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

I. **Payment of Loss by the Company.**

Any amount due hereunder is payable

(a) to the insured, or

(b) if the insured be a minor to his parent or guardian, or

(c) if the insured be deceased to his surviving spouse, otherwise

(d) to a person authorized by law to receive such payment or to a person legally entitled to recover the damages which the payment represents;

provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

J. **Action Against Company.**

No action shall lie against the company unless, as a condition precedent thereto, the insured or his legal representative has fully complied with all the terms of the policy applicable to this coverage.

K. This endorsement replaces any other provisions of the policy, including any endorsement forming a part thereof, affording similar insurance with respect to any damages arising out of the ownership, maintenance or use of an uninsured vehicle or a hit-and-run vehicle.

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

C-13779 PRINTED IN U.S.A. Rev. 1-70

18771

Effective from ______ at the time of day the policy becomes effective. Amending Policy No. T-RNSL-922224-72

Issued to ______

Date of Issue: 12-20-71

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:

EXCLUSION OF COVERAGE FOR POLLUTION

Such insurance as is afforded by the provisions of the policy relating to liability insurance (other than comprehensive personal insurance and such insurance as is afforded with respect to the ownership, maintenance or use, including loading or unloading, of any automobile) does not apply 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.

SYMBOL 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 William E. Tamalies

(L T-RNSL-

DECLARATIONS SCHEDULE—General Liability Hazards No. 1 Policy No. 922224-72

The letters "MP" wherever used in this schedule shall mean "Premium for Premises Medical Coverage". In the Rates and Advance Premi columns "BI" means "Bodily Injury Liability" and "PD" means "Property Damage Liability".

Location of all premises owned by, rented to or controlled by the *named insured* (Enter "same" if same location as address shown in Item 1 declarations): SEE END 8000(C)

Interest of *named insured* in such premises (Describe interest, such as "owner", "general lessee" or "tenant"):

Part occupied by *named insured:*

Comprehensive General Liability Insurance. The following discloses all hazards insured hereunder known to exist at the effective date of this pol unless otherwise stated herein:

Description of Hazards	Code No.	Premium Bases*	Rates BI	Rates PD	Advance Premium BI	Advance Premium PD
A—Premises—Operations B—Elevators C—Escalators D—Independent Contractors E—Completed Operations F—Products		A—Area B—Frontage C—Remuneration D—No. Insured E—No. Insured F—Cost G—Receipts H—Receipts I—Sales J—Admissions	A—Per 100 Sq. Ft. of Area B—Per Linear Foot C—Per $100 of Remuneration D—Each or units E—Per Landing F—Per $100 of Cost G—Per $1000 of Receipts H—Per $100 of Receipts I—Per $1000 of Sales J—Per 100 Admissions		(ONE YEAR)	
EXCESS LIMITS CHARGE	9890				E 35	45
SEE END 8000(C)				TO BE	DETERMINED	

Minimum Premiums	Premises—Operations BI	PD	Independent Contractors BI	PD	Products BI	PD

C-14101 9-70 PRINTED IN U.S.A. (Use with Cov. Parts L1, 9, 10, 11, 13, 14, 25)

*See over for Description of Premium Bases

AID 005193

DESCRIPTION OF TERMS USED AS PREMIUM BASES:

When used as a premium basis:

1. **"remuneration"** means the entire remuneration earned during the policy period by proprietors and by all employees of the named insured, other than chauffeurs (except operators of mobile equipment) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the company;
2. **"cost"** means the total cost to the named insured with respect to operations performed for the named insured during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;
3. **"receipts"** means the gross amount of money charged by the named insured for such operations by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division;
4. **"sales"** means the gross amount of money charged by the named insured, by concessionaires of the named insured, or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named insured, concessionaires of the named insured and others trading under his name collect as a separate item and remit directly to a governmental division.

   The sales of tenants shall not be included. Any concessionaire who operates under his own trade name and whose premises are physically separated from the lessor's premises shall be considered a tenant.
5. **"admissions"** means the total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes.

T-INSL-

DECLARATIONS SCHEDULE—Automobile Liability Hazards No. 2 R Policy No. 922224-72

In the Rates and Advance Premium columns "BI" means "Bodily Injury Liability", "PD" means "Property Damage Liability" and "Med. Pays." means "Division 1. Medical Payments".

Description of Hazards	Advance Premium BI	PD	Med. Pays.
1. Owned Automobiles Premium Basis—Per Automobile	EFF JAN 1 1972		
END 8000(C) EXCEPT TX & VA			
See other Declarations Schedule(s)—Automobile Liability Hazards TX VA	TO DETERMINED	BE	

2. Hired Automobiles Premium Basis—Cost of Hire† Medical Payments ____%

Types Hired	Locations Where Automobiles Will Be Principally Used	Purposes of Use*	Estimated Cost of Hire	Rates per $100 Cost of Hire BI	PD	Advance Premium
	SEE END 8000(C)					INCLUDED

3. Non-Owned Automobiles Premium Basis—Class 1 Persons and Class 2 Employees†

Class 1 Persons—Name of Each	Location of Headquarters of Persons Named Herein	Rates per Person BI	PD	Med. Pays.	Advance Premium
	SEE END 8000(C)				INCLUDED

Class 2 Employees—Estimated Average Number	Location of Headquarters of Class 2 Employees	Rates per Employee BI	PD	Advance Premium
	SEE END 8000(C)			INCLUDED

	Advance Premium	Med. Pays.
SEE END A6100	INCLUDED	NC
SEE END 9950	INCL	

*The purposes of use of the automobile are "Pleasure and Business" unless otherwise stated. The abbreviation "C" in the "Purposes of Use" colur shall mean "Commercial," the abbreviation "C-LT" shall mean "Commercial-(Local Truckman)" and the abbreviation "C-LHT" shall me "Commercial-(Long Haul Truckman)."

DESCRIPTION OF TERMS USED AS PREMIUM BASES:

When used as a premium basis:

A. **"cost of hire"** means the amount incurred for (a) the hire of automobiles, including the entire remuneration of each employee of the named insured engaged in the operation of such automobiles subject to an average weekly maximum remuneration of $100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each $100 of "cost of hire" shall be 5% of the applicable hired automobile rates, provided the owner of such hired automobile has purchased automobile Bodily Injury Liability and Property Damage Liability insurance covering the interest of the named insured on a direct primary basis as respects such automobile and submits evidence of such insurance to the named insured;

B. **"Class 1 persons"** means the following persons, provided their usual duties in the business of the named insured include the use of non-owned automobiles: (a) all employees, including officers, of the named insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the named insured;

C. **"Class 2 employees"** means all employees, including officers, of the named insured, not included in Class 1 persons.

AID 005196

(I)

PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE
(New Mexico)

T-RNSL-922224-72

In consideration of the payment of premium and subject to all of the provisions of this endorsement and to the applicable provisions of the policy, the company agrees with the named insured as follows:

SCHEDULE

Designated Insured:

Limits of Liability:	Bodily Injury	$10,000 each person
		$20,000 each accident
	Property Damage	$ 5,000 each accident

Advance Premium $ INCLUDED IN COMPOSITE

Description of Insured Highway Vehicles:

Any highway vehicle registered or principally garaged in New Mexico which is:
(Check appropriate box)

- ☒ An owned automobile under Part I of the policy
- ☐ A private passenger automobile owned by the named insured
- ☐ Owned by the named insured
- ☐ Designated in the declarations of the policy by the letters "UM" and any highway vehicle of the same type ownership of which is acquired during the policy period by the named insured as a replacement therefor
- ☐ Any mobile equipment owned by the named insured
- ☐

I. UNINSURED MOTORISTS COVERAGE
(Damages for Bodily Injury and Property Damage Caused by Uninsured Highway Vehicles)

The company will pay all sums which the insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an uninsured highway vehicle because of bodily injury or property damage, caused by accident and arising out of the ownership, maintenance or use of such uninsured highway vehicle; provided, for the purposes of this coverage, determination as to whether the insured or such representative is legally entitled to recover such damages, and if so the amount thereof, shall be made by agreement between the insured or such representative and the company or, if they fail to agree, by arbitration.

No judgment against any person or organization alleged to be legally responsible for the bodily injury or property damage shall be conclusive, as between the insured and the company, of the issues of liability of such person or organization or of the amount of damages to which the insured is legally entitled unless such judgment is entered pursuant to an action prosecuted by the insured with the written consent of the company.

Exclusions

This insurance does not apply:

(a) to bodily injury or property damage with respect to which the insured, his legal representative or any person entitled to payment under this insurance shall, without written consent of the company, make any settlement with any person or organization who may be legally liable therefor;

(b) to bodily injury to an insured while occupying a highway vehicle (other than an insured highway vehicle) owned by the named insured, any designated insured or any relative resident in the same household as the named or designated insured, or through being struck by such a vehicle, but this exclusion does not apply to the named insured or his relatives while occupying or if struck by a highway vehicle owned by a designated insured or his relatives;

(c) to property contained in or struck by a highway vehicle (other than an insured highway vehicle) owned by the named insured, any designated insured or any relative resident in the same household as the named or designated insured, but this exclusion does not apply to property of the named insured or his relatives while contained in or struck by a highway vehicle owned by a designated insured or his relatives;

(d) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law;

(e) to the first $250 of the amount of property damage to the property of each insured as the result of any one accident;

(f) so as to inure directly or indirectly to the benefit of any insurer of property.

II. PERSONS INSURED

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

(a) the named insured and any designated insured and, while residents of the same household, the spouse and relatives of either;

(b) any other person while occupying an insured highway vehicle; and

(c) any person, with respect to damages he is entitled to recover because of bodily injury to which this insurance applies sustained by an insured under (a) or (b) above.

The insurance applies separately with respect to each insured, except with respect to the limits of the company's liability.

III. LIMITS OF LIABILITY

Regardless of the number of insureds under this insurance, the company's liability is limited as follows:

(a) The limit of bodily injury liability stated in the schedule 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 accident and, subject to the above provision respecting "each person," the limit of liability stated in the schedule as applicable to "each accident" is the total limit of the company's liability for all damages because of bodily injury sustained by two or more persons as the result of any one accident.

(b) The limit of property damage liability stated in the schedule is the total limit of the company's liability for all damages because of property damage to all property of one or more insureds as the result of any one accident.

(Continued on page 2)

(c) Any amount payable under the terms of this insurance because of bodily injury or property damage sustained in an accident by a person who is an insured shall be reduced by
   (1) all sums paid on account of such bodily injury or property damage by or on behalf of
      (i) the owner or operator of the uninsured highway vehicle and
      (ii) any other person or organization jointly or severally liable together with such owner or operator for such bodily injury or property damage,

   including all sums paid under the bodily injury or property damage liability coverage of the policy, and
   (2) the amount paid and the present value of all amounts payable on account of such bodily injury under any workmen's compensation law, disability benefits law or any similar law.

(d) Any payment made under this insurance to or for any insured shall be applied in reduction of the amount of damages which he may be entitled to recover from any person insured under the bodily injury or property damage liability coverage of the policy.

(e) The company shall not be obligated to pay under this insurance that part of the damages which the insured may be entitled to recover from the owner or operator of an uninsured highway vehicle which represents expenses for medical services paid or payable under the medical payments or medical expense coverage of the policy or which represents loss paid or payable to the insured under any automobile physical damage insurance of the policy.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period and within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"bodily injury" means bodily injury, sickness or disease, including death, sustained by an insured under (a) or (b) of the Persons Insured provision;

"designated insured" means an individual named in the schedule under Designated Insured;

"highway vehicle" means a land motor vehicle or trailer other than
(a) a farm type tractor or other equipment designed for use principally off public roads, while not upon public roads,
(b) a vehicle operated on rails or crawler-treads, or
(c) a vehicle while located for use as a residence or premises;

"hit-and-run vehicle" means a highway vehicle which causes an accident resulting in bodily injury to an insured or property damage arising out of physical contact of such vehicle with the person or property of the insured or with a vehicle which the insured is occupying at the time of the accident, provided:
(a) there cannot be ascertained the identity of either the operator or owner or such highway vehicle;
(b) the insured or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the company within 30 days thereafter a statement under oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and
(c) at the company's request, the insured or his legal representative makes available for inspection the vehicle which the insured was occupying at the time of the accident;

"insured highway vehicle" means a highway vehicle:
(a) described in the schedule as an insured highway vehicle to which the bodily injury and property damage liability coverage of the policy applies;
(b) while temporarily used as a substitute for an insured highway vehicle as described in subparagraph (a) above, when withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction;
(c) while being operated by the named or designated insured or by the spouse of either if a resident of the same household;

but the term "insured highway vehicle" shall not include:
(i) a vehicle while used as a public or livery conveyance, unless such use is specifically declared and described in the policy;
(ii) a vehicle while being used without the permission of the owner;
(iii) under subparagraphs (b) and (c) above, a vehicle owned by the named insured, any designated insured or any resident of the same household as the named or designated insured; or
(iv) under subparagraphs (b) and (c) above, a vehicle furnished for the regular use of the named insured or any resident of the same household;

"occupying" means in or upon or entering into or alighting from;

"property damage" means injury to or destruction of (i) an insured highway vehicle owned by the named insured or his spouse, if a resident of the same household, (ii) any property owned by an insured under (a) or (b) of the Persons Insured provision while contained in such insured highway vehicle and (iii) any property owned by an insured under (a) of the Persons Insured provision while contained in any insured highway vehicle;

"state" includes the District of Columbia, a territory or possession of the United States, and a province of Canada;

"uninsured highway vehicle" means:
(a) a highway vehicle with respect to the ownership, maintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the state in which the insured highway vehicle is principally garaged, no bodily injury and property damage liability bond or insurance policy applicable at the time of the accident with respect to any person or organization legally responsible for the use of such vehicle, or with respect to which there is a bodily injury and property damage liability bond or insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or is or becomes insolvent; or
(b) a hit-and-run vehicle;

but the term "uninsured highway vehicle" shall not include:
(i) an insured highway vehicle,
(ii) a highway vehicle which is owned or operated by a self-insurer within the meaning of any motor vehicle financial responsibility law, motor carrier law or any similar law,
(iii) a highway vehicle which is owned by the United States of America, Canada, a state, a political subdivision of any such government or an agency of any of the foregoing.

(Continued on page 3)

T-RNSL-922224-72

VI. ADDITIONAL CONDITIONS

A. **Policy Provisions.**

None of the Insuring Agreements, Exclusions, Conditions or other provisions of the policy shall apply to the insurance afforded by this endorsement except the Conditions "Notice," "Notice of Accident" or "Insured's Duties in the Event of Loss, Accident or Occurrence," "Changes," "Assignment," "Cancellation" and "Declarations" or "Concealment or Fraud."

B. **Premium.**

If during the policy period the number of insured highway vehicles owned by the named insured or spouse or the number of dealer's license plates issued to the named insured changes, the named insured shall notify the company during the policy period of any change and the premium shall be adjusted in accordance with the manuals in use by the company. If the earned premium thus computed exceeds the advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

C. **Proof of Claim.**

As soon as practicable, the insured or other person making claim shall give to the company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The insured and every other person making claim hereunder shall submit to examinations under oath by any person named by the company and subscribe the same, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the company unless the company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the company when and as often as the company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the company execute authorization to enable the company to obtain medical reports and copies of records.

The insured or other person making claim for damage to property shall file proof of loss with the company within sixty days after the occurrence of loss, unless such time is extended in writing by the company, in the form of a sworn statement setting forth the interest of the insured and of all others in the property affected, any encumbrances thereon, the actual cash value thereof at time of loss, the amount, place, time and cause of such loss, and the description and amounts of all other insurance covering such property. Upon the company's request, the insured shall exhibit the damaged property to the company.

D. **Assistance and Cooperation of the Insured.**

After notice of claim under this insurance, the company may require the insured to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization alleged to be legally responsible for the bodily injury or property damage; and in any action against the company, the company may require the insured to join such person or organization as a party defendant.

E. **Notice of Legal Action.**

If, before the company makes payment of loss hereunder, the insured or his legal representative shall institute any legal action for bodily injury or property damage against any person or organization legally responsible for the use of a highway vehicle involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the company by the insured or his legal representative.

F. **Other Insurance.**

With respect to bodily injury to an insured while occupying a highway vehicle not owned by the named insured, this insurance shall apply only as excess insurance over any other similar insurance available to such insured and applicable to such vehicle as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the insured has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

With respect to property damage, the insurance hereunder shall apply only as excess insurance over any other valid and collectible insurance of any kind applicable to such property damage, and this insurance shall apply only in the amount by which the limit of liability for this coverage exceeds the amount recoverable under such other insurance.

G. **Arbitration.**

If any person making claim hereunder and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured highway vehicle because of bodily injury or property damage to the insured, or do not agree as to the amount of payment which may be owing under this insurance, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by arbitration, which shall be conducted in accordance with the rules of the American Arbitration Association unless other means of conducting the arbitration are agreed to between the insured and the company, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrators pursuant to this insurance.

H. **Trust Agreement.**

In the event of payment to any person under this insurance:

(a) the company shall be entitled to the extent of such payment to the proceeds of any settlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the bodily injury or property damage because of which such payment is made;

(b) such person shall hold in trust for the benefit of the company all rights of recovery which he shall have against such other person or organization because of the damages which are the subject of claim made under this insurance;

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;

(d) if requested in writing by the company, such person shall take, through any representative designated by the company, such action as may be necessary or appropriate to recover such payment as damages from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith;

(e) such person shall execute and deliver to the company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the company established by this provision.

(Continued on page 4)

I. **Payment of Loss by the Company.**
Any amount due hereunder is payable
(a) to the insured, or
(b) if the insured be a minor to his parent or guardian, or
(c) if the insured be deceased to his surviving spouse, otherwise
(d) to a person authorized by law to receive such payment or to a person legally entitled to recover the damages which the payment represents;
provided, the company may at its option pay any amount due hereunder in accordance with division (d) hereof.

J. **Action Against Company.**
No action shall lie against the company unless, as a condition precedent thereto, the insured or his legal representative has fully complied with all the terms of the policy applicable to this coverage.

K. This endorsement replaces any other provisions of the policy, including any endorsement forming a part thereof, affording similar insurance with respect to any damages arising out of the ownership, maintenance or use of an uninsured vehicle or a hit-and-run vehicle.

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

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

Issued to ______

Date of Issue: 12-20-71

FOR CO. USE	OFFICE & CODE	[redacted]	PROD.
	POL. EXPIRES	[redacted]	LOC. OF RISK

(The information [redacted] 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:

AMENDMENT OF RETROSPECTIVE PREMIUM ENDORSEMENT - PLAN D

(MASSACHUSETTS)

IT IS AGREED THAT THE BASIC PREMIUM PERCENTAGE FOR MASSACHUSETTS COMPULSORY AUTOMOBILE INSURANCE SHOWN IN TABLE II OF THE RETROSPECTIVE PREMIUM ENDORSEMENT - (3 YR) PLAN D-4101C FORMING A PART OF THIS POLICY SHALL CONFORM, AS OF JANUARY 1 EACH YEAR THIS POLICY IS IN FORCE, WITH THE TABLE OF RETROSPECTIVE RATING FACTORS PROMULGATED BY THE MASSACHUSETTS COMMISSIONER OF INSURANCE FOR EACH SUCH YEAR.

SYMBOL 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 William E. Donahue

UNINSURED MOTORISTS COVERAGE AMENDMENT – CALIFORNIA

It is agreed that:

1. The term "uninsured highway vehicle" includes a highway vehicle with respect to which there is a bodily injury liability insurance policy applicable at the time of the accident but the company writing the same denies coverage thereunder or refuses to admit coverage thereunder except conditionally or with reservation or such company is or becomes insolvent, or

2. The Arbitration Condition is amended to read as follows:

   If any person making claim under the Uninsured Motorists Coverage and the company do not agree that such person is legally entitled to recover damages from the owner or operator of an uninsured highway vehicle because of bodily injury to the insured, or do not agree as to the amount of payment which may be owing thereunder, then, upon written demand of either, the matter or matters upon which such person and the company do not agree shall be settled by a single neutral arbitrator, and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Such person and the company each agree to consider itself bound and to be bound by any award made by the arbitrator pursuant to this paragraph.

THE CHARTER OAK FIRE INSURANCE COMPANY

Secretary

THE TRAVELERS INDEMNITY COMPANY

Secretary

C-12796 REV. 7-68 PRINTED IN U.S.A.

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CABLE ADDRESS "KERODEN"
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January 11, 1973

Mr. W. G. Daly,
Assistant Insurance Manager
The Anaconda Company
25 Broadway
New York, N.Y.- 10004

Dear Bill:

Enclosed is endorsement for attachment to Comprehensive General Liability Policy #TRNSL 922224-72 of the Travelers Insurance Company extending the policy to include coverage for liability assumed under agreement with Chemetron Corporation, Cardox Division effective September 5, 1972.

Very truly yours,

Steven La Porta

Steven La Porta
Casualty Department

fc
encl.

AID 005203

Effective from [illegible] at the time of day the policy becomes effective. Amending Policy No. [illegible]

Issued to [illegible]

Date of Issue: 11-10-72 [illegible]

FOR CO. USE	OFFICE & CODE [illegible]-140	PROD. CODE [illegible]078	PROD. JOHNSON & [illegible]		
	POL. EXPIRES 1-1-75	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:

IT IS AGREED THAT THE POLICY IS HEREBY EXTENDED TO INCLUDE COVERAGE FOR LIABILITY ASSUMED UNDER AGREEMENT WITH CHEMETRON CORPORATION, CARDOX DIVISION.

DUPLICATE

Symbol No [illegible]

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 William E. [illegible]

AID 005204

Effective from SEPT 5 1972 at the time of day the policy becomes effective. Amending Policy No. [illegible]NSL-[illegible]222[illegible]-[illegible]

Issued to THE ANACONDA COMPANY ET AL PER END 500C(A)

Date of Issue: 11-10-72 CFH

FOR CO. USE	OFFICE & CODE [illegible]-1[illegible]	PROD. CODE 15078	PROD. JOHNSON & HIGGINS
	POL. EXPIRES 1-1-75	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:

IT IS AGREED THAT THE POLICY IS HEREBY EXTENDED TO INCLUDE COVERAGE FOR LIABILITY ASSUMED UNDER AGREEMENT WITH CHEMETRON CORPORATION, CARDOX DIVISION.

SYMBOL 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

Effective from [illegible] at the time of day the policy becomes effective. Amending Policy No. [illegible]

Issued to THE ANACONDA COMPANY ET AL PER [illegible]

Date of Issue: 11-10-72 CFH

FOR CO. USE	OFFICE & CODE NYJ-140	PROD. CODE 45078	PROD.	JOHNSON & HIGGINS	
	POL. EXPIRES 1-1-75	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:

IT IS AGREED THAT THE POLICY IS HEREBY EXTENDED TO INCLUDE COVERAGE FOR LIABILITY ASSUMED UNDER AGREEMENT WITH CHEMETRON CORPORATION, CARDOX DIVISION.

SYMBOL 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 William E. Tomalin

AID 005206