

**City of Jonesboro
 Invitation to Bid - Not an Order**

P.O. Box 1845
 300 South Church St. Rm 421 (72401)

Purchasing Office

Bid No. 2015:16

Jonesboro, Arkansas 72403

Date February 26, 2015

Sealed bids, subject to the conditions on the reverse hereof, and as may be attached hereto, will be received at this office until **2:00pm Wed, Mar 25, 2015** and then publicly opened, for furnishing the supplies, materials and/or services as described below and tabulated for presentation to the City Council on _____.

F.O.B. Job Sites listed below
 Maximum Delivery or completion time after issuance of Purchase Order or work ordered by the City see below days.

By: **Steve A. Kent**
 Purchasing Agent
 (870)932-0740

Item #	Description	Quantity	Unit	Unit Price	Amount
1.	Bid price (invoice) on 1020 Aggie Road (Site 1) -----	1	EA	71609	\$71,609.00
2.	Bid price (invoice) on 1229 Aggie Road (Site 2) -----	1	EA	23870	\$23,870.00
	TOTAL of lines 1 & 2 -----	1	EA	95479	\$95,479.00
<p>Estimated time of removal after order is given: <u>40</u> days</p> <p>Name, Address, Phone No of disposal site: <u>Lacey Landfill</u> <u>238 Co. Rd. 476 - Jonesboro, AR 870-972-6353</u></p> <p>Has bidder reviewed attached data files pertaining to this bid? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</p> <p>A Mandatory pre-bid meeting on site will be at 10:00am, Wednesday, March 18, 2015. There are 4 (four) pages to this bid. All pages must be returned as a complete bid. There are two data files (inspection reports) which coincide with this bid. Bidder should download from the purchasing web site (large files) and become familiar with their contents before bidding.</p> <p>Bid Bond: A bid bond or Certified Check in the amount of 5% of the total bid price required of all bidders at time of bid opening or bid will be rejected. Personal & company checks are not acceptable. A Performance Bond only (no checks of any kind allowed) in the amount of 100% of total bid price will be required of successful bidder prior to providing goods/services.</p> <p>The City of Jonesboro reserves the right to accept or reject any and/or all or any part of any bids received. Bid number (2015:16) must be annotated on the outside of the bidder's envelope Bid must be signed or bid will be rejected.</p> <p>Email Address: <u>jdixon@snyderenvironmental.com</u></p> <p>Fax Number: (501) <u>907-1129</u></p> <p>Any addendums to this bid will be posted on the purchasing web site no later than 1 (one) week before bid opening. www.jonesboro.org -> doing business</p> <p>Bid opening will be in Engineering Conference Room 3rd floor if bidder is attending.</p> <p>Cash Discounts <u>1.5%</u> % <u>10</u> Days</p>					

Execution of Bid

Date 3/23/2015

We, the undersigned, have read all the requirements set forth in this bid proposal including specification, instructions, conditions and pertinent information regarding the articles being bid on, and we agree to furnish articles at the prices stated.
 Arkansas Use Tax Register No. 26-2884412 Phone # (501) 801-2776

Bidder Snyder Environmental Address 7031 Dewalaker Lane

By Justin Dixon City North Little Rock, AR 72113
 (Title) President

Unsigned Bids Will Be Rejected

**Bids number MUST be annotated on Bidder's envelope.
 Bids are subject to rejection unless submitted on this form.
 Notice to bidders: See reverse side for instructions and conditions.**

CITY OF JONESBORO, ARKANSAS

CONDITIONS OF BIDDING

COMPLIANCE WITH THE FOLLOWING CONDITIONS IS NECESSARY FOR CONSIDERATION OF THIS BID:

1. **SIGNATURE** - This bid must be signed with the firm name and by an authorized officer, employee, or agent.
2. **SALES OR USE TAX** - is not to be shown in the bid price (unless otherwise stated) but is to be added by the vendor to the invoice billing to the City. The City is not exempt from Arkansas State Sales & Use Tax. Although Use Tax is not included in this bid, vendors are to register and pay tax direct to the Arkansas State Revenue Department.
3. **FREIGHT & OTHER DELIVERY CHARGES** - to designated City facility in Jonesboro must be included in bid. Charges may not be added after the bid is opened.
4. **DISCOUNTS** - Show rate, total amount, and latest day any discounts will be allowed after receipt of article and invoice, otherwise City will deduct allowed discount when payment is made.
5. **FIRM PRICE** - All prices quoted will remain firm for at least 30 days from date of bid, unless otherwise specified by the City or bidder.
6. **IDENTICAL BIDS** - In the event of two or more identical low bids, the contract may be awarded arbitrarily or for any reason in any of such bidders or split in any proportion between the said two or more bidders at the discretion of City.
7. **LIQUIDATED DAMAGES** - Liquidated damages shall be assessed beginning on the first day following the maximum delivery or completion time entered on this bid form and/or provided for by the plans and specifications.
8. **AMBIGUITY IN BID** - Any ambiguity in any bid as the result of omission, error, lack of clarity or non-compliance by the bidder with specifications, instructions, and all conditions of bidding shall be construed in the light most favorable to the City.
9. **CONSTRUCTION** -
 - A. When noted, the Contractor is to supply the City with evidence of having and maintaining proper and complete insurance, specifically Workman's Compensation Insurance in accordance with the laws of the State of Arkansas, Public Liability and Property Damage. All premiums and cost shall be paid by the Contractor. In no way will the City be responsible in case of accident.
 - B. When noted, a Certified check or bid bond in the amount of 5% of total bid shall accompany bid.
 - C. A performance Bond equaling the total amount of any bid exceeding \$3,000.00 must be provided for any contract for the repair, alteration or erection of any public building, public structure or public improvement (pursuant to Ark. Stat. §§51-632.5851-565 as amended.)
10. The City reserves the right to reject any and all bids, to accept in whole or in part, to waive any informalities in bids received, to accept bids on materials or equipment with variations from specifications in those cases where efficiency of operation will not be impaired, and unless otherwise specified by the bidder, to accept any item in the bid. If unit prices and extensions thereof do not coincide, the City may accept the bid for the lesser amount whether reflected by the extension or by the correct multiple of the unit price.
11. **Minority Business Policy** - It is the policy of the City of Jonesboro that minority business enterprises shall have the maximum opportunity to participate in the city purchasing process. Therefore, the City of Jonesboro encourages all minority businesses to compete for, win and receive contracts for goods, services, and construction. The city also encourages all companies to subcontract portions of any city contract to minority business enterprises.

INSTRUCTIONS TO BIDDERS

(PLEASE READ CAREFULLY)

1. Submit bid on bid form on reverse side of this sheet. NO Facsimiles will be accepted.
2. Address all bids to: Purchasing Agent, P.O. Box 1845, Jonesboro, Arkansas 72403-1845 and make certain to indicate identifying bid number on the outside of bidder's envelope.
3. DO NOT include Federal Excise Tax in bid. City will furnish exemption certificate.
4. State Manufacturer, Brand Name, Model, etc for each item bid on.
5. Samples of items, when required, must be furnished free, and, if not called for within 30 days from date of bid opening, will be disposed of by City.
6. Bids received after stated time will not be considered.
7. Be sure and read all conditions and verify amounts before submitting bids. No changes or additions will be allowed after submission.
8. Guarantees and warranties should be attached as a part of the bid as they may be a consideration in awarding a contract.
9. Delivery or contract completion time is to be shown, as this date may, where time is of the essence, determine the contract award.
10. Additional information may be obtained from the Purchasing Office.

THE CITY RESERVES THE RIGHT TO ACCEPT PART OR ALL OF ANY SPECIFIC BID OR BIDS AND TO ACCEPT ANY BID WITH OR WITHOUT TRADE-IN. THE CITY FURTHER RESERVES THE RIGHT TO REJECT ALL BIDS, OR PART OR ALL OF ANY SPECIFIC BID OR BIDS.

Click on Purchasing at www.jonesboro.org for any additional information.

300 S. Church St
Jonesboro, AR 72401-1845


3/23/15

The successful bidder will be required to submit Notice of Intent (NOI) to ADEQ within 3 days after receipt of Purchase Order and to complete all work within forty-five (45) days from the starting date of the NOI. A copy of the NOI must be forwarded the City of Jonesboro for the project file.

Bid price shall include all insurance, disposal fees, taxes, permits, ADEQ notifications, license, labor, equipment, and material necessary to complete the work. Actual quantity of material to be removed may differ slightly from the estimated amount shown in the attachment. Bid price shall reflect actual quantity of material to be removed and bidders are strongly encouraged to inspect the premises prior to bidding to verify the quantity (On site pre-bid meeting). All asbestos abatement work must be done according to the method and requirements contained in the "SPECIAL PROVISIONS" which will be attached and made a part of the bid and contract.

Contractor shall comply with all state, local, and federal laws associated with this work.

NOTE: CONTRACTOR MUST FILE TEN (10) DAY NOTICE WITH ARKANSAS DEPARTMENT OF ENVIRONMENTAL QUALITY (ADEQ); HOWEVER, BIDS SHOULD INCLUDE REGISTRATION FEE ON EACH PROJECT. Dumping of demolition waste materials shall be at a landfill permitted by the Arkansas Department of Environmental Quality (ADEQ). Contractor must call ONE CALL for location of other utilities at this job site.

Contractor shall be required to hold a current license issued by the Arkansas Department of Environmental Quality for the removal of asbestos.

Note 1: Lead-based paint and mold have been identified in association with the buildings on these sites. Copies of the test reports are available upon request. The contractor shall be solely responsible for site safety and for the use of applicable Personal Protective Equipment (PPE) at the site during the progression of this work.

Note 2: **This document is to be returned with bid and becomes part of the Bid.**

Disclaimer:

Samples were collected from materials identified as Homogeneous Materials based upon visual inspection of the site. City of Jonesboro is not responsible for assumptions on homogeneity which prove to be incorrect. In addition, samples collected represent only that portion of the entire homogeneous material. City of Jonesboro is not responsible for materials not identified and sampled due to the restraint on accessibility of the material due to the type of construction and finish materials of the building. This report refers to the Site and Facility as it appeared on the day of the inspection. No warranties, expressed or implied, relate to the previous and or future conditions at the Site.



Handwritten signature and date: 3/23/15

**CITY OF JONESBORO
SPECIAL PROVISION**

GENERAL

Material which contains asbestos (ACM) has been identified in these buildings. The ACM must be removed and disposed of in compliance with this special provision and the asbestos regulations promulgated by Arkansas Department of Environmental Quality (ADEQ) and the Environmental Protection Agency.


DESCRIPTION OF WORK

All work performed under this special provision shall be in compliance with the Arkansas Asbestos Abatement Regulations promulgated by the Arkansas Department of Environmental Quality (ADEQ), as adopted pursuant to Part Two of the Arkansas Water and Air Pollution Act. (Date of Regulations: November 29, 1990)

Except as specified in this special provision, the contractor shall comply with all notification, record keeping, work procedure, containerization, storage, transportation, disposal and licensing requirements of the Arkansas Asbestos Abatement Regulations for the removal of ACM and applicable OSHA worker protection requirements (29 CFR, 1910 - Respiratory protection). Disposal and record keeping requirements of NESHAP - National Emission Standards for Hazardous Air Pollutants (40 CFR 61 Subpart M) shall also be incorporated into the project's work procedures and designated in the work plan of the asbestos abatement contractor.

The general work procedure shall include the removal of the ACM and any associated from the designated area in the identified buildings. Estimated quantities of material to be removed and disposed of are provided attached reports. The removal of the ACM must be conducted in a containment area, which includes polyethylene containment barrier walls. This containment area must also include the use of a negative air filtration system (HEPA filters) to create negative pressure as required by ADEQ regulations. The material shall be removed as required by ADEQ regulations with containerization, storage, transportation and disposal of the ACM accomplished according to ADEQ Asbestos regulations. Wet cleaning and HEPA filter vacuuming shall be repeated until no visible residuals are observed in the work area or until any remaining can be safely encapsulated. All records of the work performed and the disposal at an approved landfill (including the disposal receipt) shall be provided to the City of Jonesboro within three working days of the completion of the contracted work.

All work shall be performed by a licensed asbestos contractor and by trained asbestos abatement workers as required by ADEQ. All appropriate worker protection rules for this removal of asbestos containing materials shall apply as per OSHA and ADEQ regulations. A work plan and worker protection plan shall be provided to City of Jonesboro prior to the commencement of work for review and approval.


3/23/15

THE AMERICAN INSTITUTE OF ARCHITECTS



AIA Document A310

Bid Bond # ZAX11720

KNOW ALL MEN BY THESE PRESENTS, that we
SNYDER ENVIRONMENTAL & CONSTRUCTION INC
ARKANSAS (Here insert full name and address or legal title of Contractor)

as Principal, hereinafter called the Principal, and
AXIS Insurance Company
300 Connell Dr, Ste 8000- Berkeley Heights, NJ 07922 (Here insert full name and address or legal title of Surety)

a corporation duly organized under the laws of the State of ILLINOIS
as Surety, hereinafter called the Surety, are held and firmly bound unto
CITY OF JONESBORO
ARKANSAS (Here insert full name and address or legal title of Owner)

as Obligees, hereinafter called the Obligees, in the sum of FIVE PERCENT OF THE BID AMOUNT

Dollars (\$150,000),

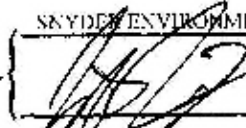
for the payment of which sum well and truly to be made, the said Principal and the said Surety, bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has submitted a bid for
ASBESTOS ABATEMENT
1020 & 1229 AGGIE RD- JONESBORO, AR (Here insert full name, address and description of project)

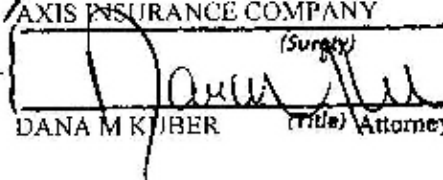
NOW, THEREFORE, if the Obligees shall accept the bid of the Principal and the Principal shall enter into a Contract with the Obligees in accordance with the terms of such bid, and give such bond or bonds as may be specified in the bidding or Contract Documents with good and sufficient surety for the faithful performance of such Contract and for the prompt payment of labor and material furnished in the prosecution thereof, or in the event of the failure of the Principal to enter such Contract and give such bond or bonds, if the Principal shall pay to the Obligees the difference not to exceed the penalty hereof between the amount specified in said bid and such larger amount for which the Obligees may in good faith contract with another party to perform the Work covered by said bid, then this obligation shall be null and void, otherwise to remain in full force and effect.

Signed and sealed this 19TH day of MARCH 2015


(Witness)

SNYDER ENVIRONMENTAL & CONSTRUCTION INC
(Seal)

(Principal)
President
(Title)


(Witness)

AXIS INSURANCE COMPANY
(Seal)

(Surety)
DANA M. KUJBER (Title) Attorney-in-Fact

POWER OF ATTORNEY

TAXI 1720

AXIS - 2550

Know All Men by These Presents: That AXIS Insurance Company, an Illinois property and casualty company, (the "Company") does hereby appoint:

William A. Bailay, Dana M. Kuber, Michael J. Friedrich, Maria A. Gonzalez, and Anne M. Barber of Bridgeview, IL

as its true and lawful Attorney(s)-in-Fact, to make, execute, seal and deliver for and on its behalf as surety, bonds and undertakings, such documents to be valid as though executed by the Company on its own behalf. The Company may revoke this appointment at any time.

EXCEPTION: NO AUTHORITY is granted to make, execute, seal and deliver bonds or undertakings that guarantee the payment or collection of any promissory note, check, draft or letter of credit.

This Power of Attorney is signed, sealed and certified under and by the authority of resolutions adopted by unanimous written consent of the Board of Directors of the Company on July 12, 2013:

RESOLVED, That any authorized Vice President, Surety, acting singly shall have the power and authority to appoint and revoke attorneys-in-fact to make, execute, seal and deliver for and on behalf of the Company, as surety, bonds and undertakings, such documents to be valid as though executed by the Company on its own behalf.

In Witness Whereof, AXIS Insurance Company has caused this instrument to be signed and its corporate seal to be affixed by a duly elected and qualified officer, this 12th day of February, 2015.

Attested and Certified
AXIS Insurance Company

By: [Signature]

[Seal]

Printed Name: Richard Zarandona

Title: Vice President, Surety

STATE OF NEW JERSEY
COUNTY OF UNION

Before me personally came Richard Zarandona, Vice President, Surety of AXIS Insurance Company to me known to be the individual and officer described herein, who acknowledged that they being duly authorized signed, sealed with the corporate seal and delivered the foregoing instrument by the authority and direction of said Company.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal.

[Signature]
Matthew K. Canfield, Notary Public - State of New Jersey



CERTIFICATION

I, David Pesce, Assistant Secretary of AXIS Insurance Company, do hereby certify that the attached Power of Attorney dated February 12th, 2015 on behalf of the person(s) as listed above is a true and correct copy and the same has been in full force and effect since the date thereof and is in full force and effect on the date of this certificate; and I do further certify that the said Richard Zarandona, who executed the Power of Attorney, was a duly elected Vice President, Surety of AXIS Insurance Company on the date of the execution of the attached Power of Attorney.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the corporate seal of AXIS Insurance Company on

this the 19 day of March, 2015

By: [Signature]

[Seal]

Printed Name: David Pesce

Title: Assistant Secretary

State of Arkansas

Contractors Licensing Board

SNYDER ENVIRONMENTAL & CONSTRUCTION, INC.
7031 DEWAFELBAKKER LN
LITTLE ROCK, AR 72113

SNYDER ENVIRONMENTAL & CONSTRUCTION, INC.

This is to Certify That

is duly licensed under the provisions of Act 150 of the 1965 Acts as amended and is entitled to practice Contracting in the State of Arkansas within the following classification:

SPECIALTY

Asbestos
Remodeling, Renovations, Restoration, Alterations

with the following suggested bid limit Unlimited

from May 9, 2014 until April 30, 2015

when this Certificate expires.

Witness our hands of the Board, dated at North Little Rock, Arkansas:



W. Dan Wright

CHAIRMAN

John B. Goyan

SECRETARY

May 9, 2014 - mi

Arkansas Department of Environmental Quality

SNYDER ENVIRONMENTAL & CONST.

is a licensed
Asbestos Abatement Contractor

having qualified as required by law in accordance with the regulations adopted by the Arkansas Pollution Control and Ecology Commission's Regulation 21 pursuant to Arkansas Code Annotated §20-27-1001 et seq., relative to abatement of asbestos-containing material within the state of Arkansas.



License Number: 000355

Issue Date: 2014 December 10

Expire Date: 2015 December 10

A handwritten signature in black ink, appearing to read "J. Ryan Banfield".

J. Ryan Banfield, P.E.
ADEQ Assistant Director



CERTIFICATE OF LIABILITY INSURANCE

UPDATED INSUR DATE (MM/DD/YYYY) 06/20/2014

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

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

PRODUCER BONDING & INSURANCE SPECIALISTS AGENCY, INC. 9340 S. HARLEM AVENUE BRIDGEVIEW, IL 60456 IN CALIFORNIA, DBA BONDS AND INSURANCE SERVICES, LIC. #0796448		CONTACT NAME KAREN O'CONNELL PHONE (A/C No, Ext) 708-598-5355 E-MAIL ADDRESS KOCONNELL@BISA-INC.COM	FAX (A/C, No) 708-598-6686
INSURED SNYDER ENVIRONMENTAL & CONSTRUCTION, INC. CHIRHO HOLDINGS, INC. 7031 DEWAFELBAKKER LANE LITTLE ROCK, AR 72213		INSURER(S) AFFORDING COVERAGE	
		INSURER A	ARCH SPECIALTY INSURANCE COMPANY 21199
		INSURER B	ARCH INSURANCE COMPANY 11150
		INSURER C	
		INSURER D	
		INSURER E	
		INSURER F	

COVERAGES CERTIFICATE NUMBER: 135274 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

INSR CTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR X CONTRACTOR'S POLLUTION X FOR ASBESTOS & LEAD OPS GENL AGGREGATE LIMIT APPLIES PER: POLICY X PROJ LOC	X	X	12 EMP 71772 04	7/1/2014	7/1/2015	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (EA occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 * PER CLAIM \$ 1,000,000
A	AUTOMOBILE LIABILITY X ANY AUTO ALL OWNED AUTOS X HIRED AUTOS X SCHEDULED AUTOS X COMP DED SA 1000 X NON-OWNED AUTOS X UMBRELLA LIAB X COLL DED \$5,000 EXCESS LIAB X OCCUR X CLAIMS-MADE	X	X	11 CAB 58271 04	7/1/2014	7/1/2015	COMB. NED S NGLE LIMIT (EA accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	X UMBRELLA LIAB X OCCUR X CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N X ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y N/A If yes, describe under DESCRIPTION OF OPERATIONS below			12 EMX 71773 04 INCLUDES G/L, POLL, AUTO, PROF & W/C LIABILITY	7/1/2014	7/1/2015	EACH OCCURRENCE \$ 4,000,000 AGGREGATE \$ 4,000,000 X WC STATUTORY LIMITS OTH-ER EL EACH ACCIDENT \$ 1,000,000 EL DISEASE EA EMPLOYEE \$ 1,000,000 EL DISEASE - POLICY LIMIT \$ 1,000,000 \$1,000,000 - MOLD LIMIT - PER CLAIM \$1,000,000 - MOLD AGGREGATE \$1,000,000 - PER CLAIM
A	CONTRACTOR'S POLLUTION LIABILITY MOLD OPS-CLAIMS MADE FORM PROFESSIONAL LIABILITY-CLAIMS MADE FORM	X	X	12 EMP 71772 04	7/1/2014	7/1/2015	

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

CERTIFICATE HOLDER	CANCELLATION
FOR INFORMATION AND BIDDING PURPOSES. KAC	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Dana M. Huber</i>