

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/31/2013 09:45

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	Barney & Barney LLC	CONTACT NAME:	Kyle Miller		
	CA Insurance Lic: 0C03950	PHONE (A/C, No, Ext):	(858) 875-3075	FAX (A/C, No): (858)	768-5225
	9171 Towne Centre Drive, Suite 500	E-MAIL ADDRESS:	kyle.miller@barneyandbarney.com		
	San Diego, CA 92122		INSURER(S) AFFORDING COVERAGE		NAIC #
	858-457-3414	INSURER A:	AXIS Surplus Insurance Company		26620
INSURED	Asbestos Instant Response, Inc.	INSURER B:	Zurich American Insurance Company		16535
	A	INSURER C :			
	3517 W. Washington Blvd	INSURER D :			
	Los Angeles, CA 90018	INSURER E :			
	Client # 57651	INSURER F:			
ACCUSED A COLOR OF THE COLOR OF			ADED: 21007 DEVIOLON NUM	40.00	

COVERAGES CERTIFICATE NUMBER: 722620 MST NUMBER: 31097 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 LTR	TYPE OF INSURANCE	ADDL SUE		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY			(,	(,	EACH OCCURRENCE \$ 1,000,000
A	X COMMERCIAL GENERAL LIABILITY		ESZ771195012014	1/1/2014	1/1/2015	DAMAGE TO RENTED \$ 100,000
	CLAIMS-MADE X OCCUR					MED EXP (Any one person) \$ 5,000
	X Contractors Pollution					PERSONAL & ADV INJURY \$ 1,000,000
	X Professional Liability					GENERAL AGGREGATE \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					PRODUCTS - COMP/OP AGG \$ 2,000,000
	POLICY X PRO- JECT LOC					\$
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
В	X ANY AUTO					BODILY INJURY (Per person) \$
	ALL OWNED AUTOS SCHEDULED AUTOS NON-OWNED AUTOS AUTOS	BAP55434	BAP554347601	501 1/1/2014	1/1/2015	BODILY INJURY (Per accident) \$
						PROPERTY DAMAGE (Per accident) \$
						\$
A	UMBRELLA LIAB OCCUR		ESZ771196012014	1/1/2014	1/1/2015	EACH OCCURRENCE \$ 5,000,000
^	X EXCESS LIAB CLAIMS-MADE		L32//11/0012014	1/1/2014	1/1/2013	AGGREGATE \$ 5,000,000
	DED RETENTION \$					\$
	B WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICEP/M/EMBER PAYOLIDED?			VC554347701 1/1/2014	1/1/2015	X WC STATU- OTH- TORY LIMITS ER
B			WC554347701			E.L. EACH ACCIDENT \$ 1,000,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)					E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT \$ 1,000,000
,	Contractors Pollution Liability /		ESZ771195012014	1/1/2014	1/1/2015	\$1,000,000 Limit - Per Claim
A	Professional Liability		ESZ//1195012014	1/1/2014	1/1/2015	\$2,000,000 Limit - Aggregate
						\$5,000 Retention Per Claim

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

EVIDENCE OF INSURANCE

CERTIFICATE HOLDER	CANCELLATION			
EVIDENCE OF INSURANCE	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			
	Kyle Míller			

Subject

INSURED: Asbestos Instant Response, Inc.

COMPANY: AXIS Surplus Insurance Company POLICY PERIOD: 1/1/2013 TO 1/1/2014

POLICY #: ESZ771195012013 EFFECTIVE DATE: 09/16/2013

ADDITIONAL INSURED/PRIMARY COVERAGE INCLUDING COMPLETED OPERATIONS (COVERAGES A, B & D)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies the Specialty Package Policy.

In consideration of the premium charged, it is agreed that:

SECTION III – WHO IS AN INSURED is amended to include as an Additional Insured the person or organization shown in the schedule below as respects Coverages A, B and D, but only for liability arising out of **Your Work** or **Covered Operations** performed by you or on your behalf for that Additional Insured and not due to any actual or alleged independent liability of said Additional Insured.

This endorsement does not apply to **Bodily Injury. Property Damage** or **Loss** arising out of the sole negligence or willful conduct of, or for defects in design furnished by the Additional Insured.

As respects the coverage afforded the Additional Insured, this insurance is primary and non-contributory where a written contract or written agreement in effect prior to any related **Claim** requires you to provide such coverage. When this insurance is primary and non-contributory, our obligations are not affected by any other insurance carried directly by such additional insured whether it is primary or excess coverage.

However, regardless of the provisions above:

We will not extend any insurance coverage to the additional Insured person or organization:

- (1) That is not provided to you in this Policy; or
- (2) That is broader coverage than you are required to provide to the additional Insured person or organization in the written contract or written agreement.

This endorsement does not increase the Company's Limits of Insurance as specified in the Declarations of the Policy.

SCHEDULE OF ADDITIONAL INSUREDS

As required by written contract in effect prior to any related Claim

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Endorsement No.: 9

Effective Date: 1/01/2014 @12:01 a.m. Standard Time at the address of the Named Insured

Policy Number: <u>ESZ771195/01/2014</u>

Insured Name: <u>Asbestos Instant Response, Inc.</u> Issuing Company: <u>AXIS Surplus Insurance Company</u>

Additional (Return) Premium: N/A

If the Endorsement Effective Date is blank, then the effective date of this Endorsement is the Inception Date of the Policy.

WAIVER OF SUBROGATION – SPECIFIC PERSON OR ORGANIZATION THIS ENDORSEMENT MODIFIES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies the Specialty Package Policy

In consideration of the premium charged, it is agreed that **SECTION VI, CONDITIONS**, paragraph 12. Subrogation is amended to include the following:

We agree to waive this right of subrogation against the person or organization shown in the Schedule below to the extent that you had, prior to an **Occurrence** or **Claim**, a written agreement to waive such rights.

Schedule

Name of Person or Organization: As required by written contract in effect prior to any related Claim

All other terms and conditions of the Policy shall apply and remain unchanged.

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