

**Pennsylvania Public Utility Commission
Bureau of Transportation & Safety
PO Box 3265
Harrisburg, PA 17105-3265
(717) 787-3834**

Application for Motor Common Carrier of Property

Please complete all parts of the following application. Incomplete applications will be returned. All questions may be directed to the Bureau of Transportation & Safety at (717) 787-3834.

1. **Legal Name of Applicant** (~~Individual~~, Partnership or Corporation)

B.R. Kreider & Son, Inc.

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2. **Trade Name** (Attach a copy of fictitious name registration if applicable)

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3. **Physical Address** (do not use PO Box)

63 Kreider Lane
Street Address

Manheim, PA 17545
City, State and Zip Code

(717) 898-7651
Telephone Number

Lancaster
County

4. **Mailing Address** (if different from Physical Address)

Street Address

City, State and Zip Code

5. **Attorney** (if applicable)

Attorney's Name & Telephone Number for this Filing

Attorney's Address

6. Does applicant currently hold PA PUC authority? Yes **No** (circle one)

If yes, enter current docket number A-00 _____

7. What type of commodity do you intend to transport? Construction equipment and construction materials (i.e. crushed stone, earth, asphalt, recycled concrete and asphalt, etc...)

8. **Form of Organization** (Check one that applies to this application)

Individual

Partnership

Attach a copy of a Partnership Agreement and list the names and addresses of ALL partners.

Corporation

Attach a copy of the Certificate of Incorporation, Certificate of Authority, or the foreign corporation registration. Include a list of all corporate officers/titles and distribution of shares.

LLC or LLP

Attach a copy of the Certificate of Incorporation, Certificate of Authority, or foreign corporation registration. Include a list of all members (even if there is only one member) and title of each member.

9. **Attachment Checklist**

For Corporations:

Copy of Certificate of Incorporation, Certificate of Authority, or the foreign corporation registration.

List of all corporate officers/titles, names of shareholders and distribution of shares.

For LLPs and LLCs Only:

Copy of Certificate of Incorporation, Certificate of Authority, or foreign corporation registration.

List of all members (even if there is only one member) and title of each member.

For Partnerships Only:

Copy of Partnership Agreement.

List the names and addresses of ALL partners.

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For ALL Applicants:

- Fictitious Trade Name Registration (if applicable).
- Copy of Current Safety Rating (if available).
- Proof of Insurance (See item 5 on instruction sheet).
- Certified check, money order or attorney's check.

10. **Certification**

Applicant certifies that it is not now engaged in any intrastate transportation of property for compensation between points in Pennsylvania and will not engage in said transportation unless and until authorization is received from the Pennsylvania Public Utility Commission.

Applicant further certifies that it understands the requirements of the Pennsylvania Public Utility Commission, especially as they relate to safety and insurance and that it may be subject to civil penalties, suspension or cancellation of the Certificate for failure to comply with Commission requirements.

Applicant further certifies that it understands that it is subject to an annual assessment based upon its reported gross Pennsylvania intrastate revenues; said assessment to help defray expenses incurred in regulating Motor Common Carriers of Property; and acknowledges that failure to report revenue and pay its annual assessment may result in civil penalties, suspension or cancellation of the Certificate.

You must sign the following Verification of Application.

Verification of Application

The verification of the application must be completed by the applicant appearing on Line 1 of the application by the named individual, all partners (if a partnership) or by the President or Secretary (if a corporation).

I/we hereby state that the statements made in this application is/are true and correct to the best of my/our knowledge and belief.

The undersigned understands that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 Relating to Unsworn Falsification to Authorities.

Michael W. Fecik, President

(Print Name)

Michael W. Fecik, President

(Signature)

11/10/11
(Date)

3-1-69.01 696

Commonwealth of Pennsylvania



Department of State
Office of the
Secretary of the Commonwealth

To all to whom these Presents shall come, Greeting:

WHEREAS, Under the provisions of the Business Corporation Law, approved the 5th day of May, Anno Domini one thousand nine hundred and thirty-three, P. L. 364, as amended, the Department of State is authorized and required to issue a

CERTIFICATE OF INCORPORATION

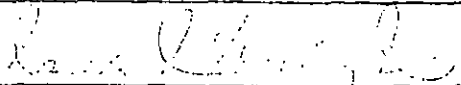
evidencing the incorporation of a business corporation organized under the terms of that law.

AND WHEREAS, The stipulations and conditions of that law have been fully complied with by the persons desiring to incorporate as

B. R. KREIDER & SON, INC..

THEREFORE, KNOW YE, That subject to the Constitution of this Commonwealth and under the authority of the Business Corporation Law, I do by these presents, which I have caused to be sealed with the Great Seal of the Commonwealth, create, erect, and incorporate the incorporators of and the subscribers to the shares of the proposed corporation named above, their associates and successors, and also those who may thereafter become subscribers or holders of the shares of such corporation, into a body politic and corporate in deed and in law by the name chosen and hereinbefore specified, which shall exist perpetually and shall be invested with and have and enjoy all the powers, privileges, and franchises incident to a business corporation and be subject to all the duties, requirements, and restrictions specified and enjoined in and by the Business Corporation Law and all other applicable laws of this Commonwealth.

GIVEN under my Hand and the Great Seal of the Commonwealth, at the City of Harrisburg, this 23rd day of December in the year of our Lord one thousand nine hundred and sixty-eight and of the Commonwealth the one hundred and ninety-third


Secretary of the Commonwealth



Pennsylvania Compensation Rating Bureau

Timothy Ruhl
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RATING AND UNDERWRITING REFERENCE

PA EXPERIENCE RATING MODIFICATION

Bureau File Number: 63542

County: LANCASTER

Employer Name: KREIDER B R & SON
 INC

Address: 63 KREIDER LN
 MANHEIM PA
 17545

Class: 609

Effective Date: 7/1/2011

Issue Date: 4/5/2011

Expiration Date: 7/1/2012

Card Number: 1

XREF:

Experience Mod: (.752)

Mod History

Effective Date

0.741	07/01/2010
0.778	07/01/2009
0.690	07/01/2008
0.795	07/01/2007

Class	Rating Value	Description
601	7.23	ROAD CONSTRUCTION
602	4.87	ROAD CONSTRUCTION SUBSURFACE WORK
603	5.37	SEWER CONSTRUCTION
608	6.12	FLAT CEMENT WORK
609	5.02	EXCAVATION
617	4.85	GAS STEAM WATER MAIN CONSTRUCTION
951	.44	SALESPERSON - OUTSIDE
953	.23	OFFICE
9890	.05	SAFETY COMMITTEE CREDIT (5%)

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RESOLUTIONS ADOPTED BY UNANIMOUS WRITTEN CONSENT OF THE DIRECTORS AND SHAREHOLDERS OF B.R. KREIDER & SON, INC.

Pursuant to the provisions of the Business Corporation Law, the undersigned, as members of the Board of Directors and as the shareholders of B.R. Kreider & Son, Inc., a corporation organized under the Pennsylvania Business Corporation Law, being all the members of such Board as presently constituted, and being all of the shareholders of the corporation, do by this writing consent to take the following actions and adopt the following resolutions:

RESOLVED, that the following named persons are appointed to serve where indicated, as directors and as officers of the corporation until the time for the next annual meeting of shareholders and directors or until their successors are chosen and qualify:

Directors

David Fritz

Allon H. Lefever

David Watson

Courtney J. Dougherty

Heidi L. Hollinger

Brent R. Kreider

Officers

President Michael Fecik (president/CFO)

Vice-President Brent R. Kreider

Vice-President James E. Kreider

Secretary Courtney J. Dougherty

Asst. Secretary Brent R. Kreider

Asst. Secretary Heidi L. Hollinger

Asst. Secretary Carol A. Buchen

Treasurer Heidi L. Hollinger

RESOLVED FURTHER, that the Board of Directors and officers of this corporation are authorized and directed on behalf of this corporation to take such actions and to execute, acknowledge,

SHARES OWNED BY THE SHAREHOLDERS

Name of Shareholder	Number of Shares Owned
Courtney J. Dougherty	<u>588</u>
Heidi L. Hollinger	<u>588</u>
Brent R. Kreider	<u>588</u>

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deliver, accept, and file such documents and instruments, and to make and accept all payments as may be necessary or convenient to carry out and perform these resolutions of the Board of Directors.

RESOLVED FURTHER, that this consent be filed with the minutes of the proceedings of the corporation with the Secretary of the corporation.

This consent is executed pursuant to the Business Corporation Law of the Commonwealth of Pennsylvania.

This unanimous written consent may be executed in one or more counterparts, all of which together shall be one and the same instrument.

Executed on December 21, 2009, in Lancaster, Pennsylvania.

DIRECTORS:

Allon H. Lefever
Allon H. Lefever

David Watson
David Watson

Courtney J. Dougherty
Courtney J. Dougherty

Heidi L. Hollinger
Heidi L. Hollinger

Brent R. Kreider
Brent R. Kreider

David Fritz
David Fritz

SHAREHOLDERS:

Brent R. Kreider
Brent R. Kreider

Courtney J. Dougherty
Courtney J. Dougherty

Heidi L. Hollinger
Heidi L. Hollinger

SHARES OWNED BY THE SHAREHOLDERS

Name of Shareholder	Number of Shares Owned
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Heidi L. Hollinger	<u>588</u>
Brent R. Kreider	<u>588</u>

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Issuing Company: Firemen's Insurance Company of Washington, D.C. PA PUBLIC UTILITY COMMISSION SECRETARY'S BUREAU

COMMERCIAL INLAND MARINE DECLARATIONS

Policy No.: CPA 4237505-40

Named Insured Name and Address
B R Kreider & Son, Inc
63 Kreider Ln
Manheim, PA 17545

Agency Name and Address 02860
717-397-9600
Murray Risk Management & Insurance
39 N. Duke Street, PO Box 1728
Lancaster, PA 17608

POLICY PERIOD

Policy Period: From 07/01/2011 to 07/01/2012 at 12:01 A.M. Standard Time at your mailing address shown above.

TOTAL ADVANCE PREMIUM \$49,686

Table with 2 columns: Coverage Parts That Apply to This Policy, Coverage Part Premium. Rows include Contractor's Equipment (\$45,565), Electronic Data Processing (\$576), Installation Floater (\$257), Motor Carrier Legal Liability (\$3,288).

TOTAL INLAND MARINE PREMIUM \$49,686

FORMS ATTACHED TO THIS POLICY

See attached "Schedule of Forms and Endorsements"

SCHEDULE OF COVERAGES MOTOR TRUCK CARGO LEGAL LIABILITY COVERAGE

(The entries required to complete this schedule
will be shown below or on the "schedule of coverages".)

COVERED PROPERTY

DESCRIBED PROPERTY

Insured Equipment

COVERAGE LIMITS

	Limit
Property in Vehicles – The most "we" pay for loss involving any one "vehicle" is:	
Catastrophe Limit – The most "we" pay for loss in any one occurrence is:	\$600,000

LIMITS

Loc No.	TERMINALS	Limit
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Check if applicable:

Attach Additional Terminals Schedule to schedule more terminals

COVERAGE EXTENSIONS	Limit
Additional Debris Removal Expenses	\$10,000
Defense Costs	Covered

SUPPLEMENTAL COVERAGES

Freight Charges	\$2,500
Newly Acquired Terminals	\$50,000
Pollutant Cleanup And Removal	\$10,000

DEDUCTIBLE

Deductible Amount	\$1,000
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OPTIONAL COVERAGES AND ENDORSEMENTS

MOTOR TRUCK CARGO LEGAL LIABILITY COVERAGE

In this coverage form, the words "you" and "your" mean the persons or organizations named as the insured on the declarations and the words "we", "us", and "our" mean the company providing this coverage.

Refer to the Definitions section at the end of this coverage form for additional words and phrases that have special meaning. These words and phrases are shown in quotation marks.

AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described herein subject to all the "terms" of the Motor Truck Cargo Legal Liability Coverage. This coverage is also subject to the "schedule of coverages" and additional policy conditions relating to assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examination of books and records.

Endorsements and schedules may also apply. They are identified on the "schedule of coverages".

COVERAGE

1. **Legal Liability Coverage** – "We" cover "your" legal liability for loss to covered property:
 - a. while under "your" care, custody, and control; and

- b. that "you" become legally obligated to pay as a common or contract carrier under a bill of lading, contract of carriage, or shipping receipt that is issued by "you" or that is issued on "your" behalf.

2. **We Do Not Cover** – "We" do not pay for costs, expenses, fees, fines, penalties, or damages resulting from "your" violation of any law or regulation relating to any delay in payment, denial, or settlement of any claim.

PROPERTY COVERED

"We" cover the following property unless the property is excluded or subject to limitations.

1. **Property In Vehicles** –
 - a. **Coverage** – "We" cover direct physical loss caused by a covered peril to property of others described on the "schedule of coverages" while in due course of "transit" including loading and unloading.
 - b. **Coverage Limitation** –
 - 1) "We" only cover property of others while in due course of "transit" on or in a "vehicle".
 - 2) "We" only cover loading and unloading if the property of others is loaded from or unloaded onto a sidewalk, street, loading dock, or similar area that is adjacent to a "vehicle".
 - c. **Time Limitation** – "We" only cover loss to property of others up to 72 hours following the arrival of the property at the intended destination.

In no event will "we" cover loss to property of others beyond the period of time for which "you" are liable under the terms of the bill of lading, contract of carriage, or shipping receipt.

2. Property In Terminals --

- a. Coverage -- "We" cover direct physical loss caused by a covered peril to property of others described on the "schedule of coverages" while at a "terminal" location.
- b. Coverage Limitations -- "We" only cover described property while:
 - 1) at a "terminal" location that is described on the "schedule of coverages" or within 100 feet of the described "terminal"; and
 - 2) the property is in due course of "transit".
- c. Time Limitation -- "We" only cover loss to property of others up to 30 days following the arrival of the property at a "terminal".

In no event will "we" cover loss to property of others beyond the period of time for which "you" are liable under the terms of the bill of lading, contract of carriage, or shipping receipt.

PROPERTY NOT COVERED

1. Art -- "We" do not cover objects of art including paintings and statuary.
2. Contraband -- "We" do not cover contraband or property in the course of illegal transportation or trade.
3. Jewelry, Stones, And Metals -- "We" do not cover jewelry, precious or semi-precious stones, gold, silver, platinum, or other precious metals or alloys.

4. Live Animals -- "We" do not cover animals including cattle or poultry unless death is caused or made necessary by a "specified peril".
5. Money And Securities -- "We" do not cover accounts, bills, currency, food stamps, or other evidences of debt, lottery tickets not held for sale, money, notes, or securities.
6. Other Carriers -- "We" do not cover property while in the custody of any other carrier if "you" have waived or otherwise made unenforceable "your" subrogation rights.
7. Property That Has Been Delivered -- "We" do not cover property of others after 72 hours following the arrival of the property at the intended destination.
8. Property At A Terminal -- "We" do not cover property of others after 30 days following the arrival of the property at a "terminal".
9. Storage -- "We" do not cover property "you" hold in storage under warehouse receipts or other written contracts.
10. Trailer, Container, Or Conveyance -- "We" do not cover any intermodal container, "trailer", or any other carrying conveyance including any equipment or supplies that are part of the container, "trailer", or conveyance.

This exclusion does not apply to property of others as described under Property Covered.

COVERAGE EXTENSIONS

Provisions That Apply To Coverage Extensions --
The following Coverage Extensions indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Coverage Extension with this coverage form, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, the coverages provided below are part of and not in addition to the applicable "limit" for coverage described under Property Covered.

The "limit" provided under a Coverage Extension cannot be combined or added to the "limit" for any other Coverage Extension or Supplemental Coverage including a Coverage Extension or Supplemental Coverage that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following coverage extensions are not subject to and not considered in applying coinsurance conditions.

1. Debris Removal –

- a. **Coverage** – "We" pay the cost to remove the debris of covered property that is caused by a covered peril.
- b. **We Do Not Cover** – This coverage does not include costs to:
 - 1) extract "pollutants" from land or water; or
 - 2) remove, restore, or replace polluted land or water.
- c. **Limit** – "We" do not pay any more under this coverage than 25% of the amount "we" pay for the direct physical loss. "We" will not pay more for loss to property and debris removal combined than the "limit" for the damaged property.
- d. **Additional Limit** – "We" pay up to an additional \$10,000 for debris removal expense when the debris removal expense exceeds 25% of the amount "we" pay for direct physical loss or when the loss to property and debris removal combined exceeds the "limit" for the damaged property.

e. **You Must Report Your Expenses** – "We" do not pay any expenses unless they are reported to "us" in writing within 180 days from the date of direct physical loss to covered property.

2. Defense Costs –

- a. **Coverage** – "We" have the option to defend any "suit" brought against "you" as a result of loss or damage to covered property caused by a covered loss. "We" may investigate and settle a claim or "suit".
- b. **Coverage Limitation** – "We" do not have to provide a defense after "we" have paid the "limit" as a result of a judgment or written settlement.
- c. **You Must Not** – "You" must not:
 - 1) admit liability for a loss, settle a claim, or incur expense without "our" written consent; or
 - 2) interfere with "our" negotiation for a settlement.
- d. **Covered Expenses** – "We" will pay the following expenses associated with any "suit" "we" defend:
 - 1) expenses that "we" incur while investigating and defending the "suit";
 - 2) actual loss of "your" salary, up to \$250 per day, for "your" time spent away from work at "our" request;
 - 3) expenses that "you" incur at "our" request;
 - 4) all costs that "you" are required to pay as a result of any "suit" "we" defend;
 - 5) interest that accrues after entry of a judgment, until "we" tender, deposit in court, or pay "our" part of the judgment;
 - 6) interest that is awarded against "you" before the entry of a judgment. If "we" make an offer to settle the "suit", "we" will not pay any interest that accrues after the offer to settle; and

- 7) cost of a bond for the release of attachments. "We" are not required to furnish a bond itself.

No deductible applies.

SUPPLEMENTAL COVERAGES

Provisions That Apply To Supplemental Coverages – The following Supplemental Coverages indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages".

If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Supplemental Coverage within this coverage form, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, a "limit" for a Supplemental Coverage provided below is separate from, and not part of, the applicable "limit" for coverage described under Property Covered.

The "limit" available for coverage described under a Supplemental Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for a Supplemental Coverage and the "limit" for coverage described under Property Covered.

The "limit" provided under a Supplemental Coverage cannot be combined or added to the "limit" for any other Supplemental Coverage or Coverage Extension including a Supplemental Coverage or Coverage Extension that is added to this policy by endorsement.

If coinsurance provisions are part of this policy, the following supplemental coverages are not subject to and not considered in applying coinsurance conditions.

1. Freight Charges –

- a. **Coverage** – "We" pay freight charges that are due "you" and that become uncollectible as a direct result of a covered loss to covered property.
- b. **Limit** – The most "we" pay in any one occurrence for all freight charges is \$2,500.

2. Newly Acquired Terminals –

- a. **Coverage** – "We" cover direct physical loss caused by a covered peril to covered property at a "terminal" that "you" acquire during the policy period.
- b. **Coverage Limitation** – "We" only cover a "terminal" that "you" acquire when a "terminal" location is or "terminal" locations are described on the "schedule of coverages".
- c. **Time Limitation** – This coverage applies for up to 60 days from the date "you" acquire the "terminal" or until "you" report the acquired "terminal" to "us", whichever occurs first.

However, this coverage does not go beyond the end of the policy period.

- d. **Limit** – The most "we" pay in any one occurrence for covered property at a "terminal" that "you" acquire is \$50,000.
- e. **Additional Premium** – "You" must pay any additional premium due from the date "you" acquire the "terminal".

3. Pollutant Cleanup And Removal –

- a. **Coverage** – "We" pay "your" expense to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release, or escape of the "pollutants" is caused by a covered peril that occurs during the policy period.
- b. **Time Limitation** – The expenses to extract "pollutants" are paid only if they are reported to "us" in writing within 180 days from the date the covered peril occurs.
- c. **We Do Not Cover** – "We" do not pay the cost of testing, evaluating, observing, or recording the existence, level, or effects of "pollutants".

However, "we" pay the cost of testing which is necessary for the extraction of "pollutants" from land or water.

- d. **Limit** – The most "we" pay for each location is \$10,000 for the sum of all such expenses arising out of a covered peril occurring during each separate 12-month period of this policy.

PERILS COVERED

"We" cover risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

PERILS EXCLUDED

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

- a. **Civil Authority** – "We" do not pay for loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

"We" do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this coverage.

- b. **Nuclear Hazard** – "We" do not pay for loss caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.

- c. **War And Military Action** – "We" do not pay for loss caused by:

- 1) war, including undeclared war or civil war; or
- 2) a warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or

- 3) insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War and Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

2. "We" do not pay for loss or damage that is caused by or results from one or more of the following:

- a. **Criminal, Fraudulent, Dishonest, Or Illegal Acts** – "We" do not pay for loss caused by or resulting from criminal, fraudulent, dishonest, or illegal acts committed alone or in collusion with another by:

- 1) "you";
- 2) others who have an interest in the property;
- 3) others to whom "you" entrust the property including but not limited to owner-operators "you" have hired;
- 4) "your" partners, officers, directors, trustees, joint venturers, or "your" members or managers if "you" are a limited liability company; or
- 5) the employees or agents of 1), 2), 3), or 4) above, whether or not they are at work.

This exclusion does not apply to acts of destruction by "your" employees, but "we" do not pay for theft by employees.

- b. **Loss Of Use** – "We" do not pay for loss caused by or resulting from loss of use, delay, or loss of market.

- c. **Pollutants** – "We" do not pay for loss caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of "pollutants":

- 1) unless the release, discharge, seepage, migration, dispersal, or escape is caused by a "specified peril"; or
- 2) except as specifically provided under the Supplemental Coverages - Pollutant Cleanup and Removal.

"We" do cover any resulting loss caused by a "specified peril".

- d. **Spoilage** – "We" do not cover loss to "perishable stock" caused by "spoilage".

But if "spoilage" results in a "specified peril", "we" do cover the loss or damage caused by that "specified peril".

- e. **Voluntary Parting** – "We" do not pay for loss caused by or resulting from voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.

WHAT MUST BE DONE IN CASE OF LOSS

1. **Notice** -- In case of a loss, "you" must:

- a. give "us" or "our" agent prompt notice including a description of the property involved ("we" may request written notice); and
- b. give notice to the police when the act that causes the loss is a crime.

2. **You Must Protect Property** – "You" must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss.
 - a. **Payment Of Reasonable Costs** – "We" do pay the reasonable costs incurred by "you" for necessary repairs or emergency measures performed solely to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss to covered property. "You" must keep an accurate record of such costs. "Our" payment of reasonable costs does not increase the "limit".
 - b. **We Do Not Pay** – "We" do not pay for such repairs or emergency measures performed on property which has not been damaged by a peril insured against.
3. **Proof Of Loss** – "You" must send "us", within 60 days after "our" request, a signed, sworn proof of loss. This must include the following information:
 - a. the time, place, and circumstances of the loss;
 - b. other policies of insurance that may cover the loss;
 - c. "your" interest and the interests of all others in the property involved, including all mortgages and liens;
 - d. changes in title of the covered property during the policy period; and
 - e. estimates, specifications, inventories, and other reasonable information that "we" may require to settle the loss.
4. **Examination** – "You" must submit to examination under oath in matters connected with the loss as often as "we" reasonably request and give "us" sworn statements of the answers. If more than one person is examined, "we" have the right to examine and receive statements separately and not in the presence of others.
5. **Records** – "You" must produce records, including tax returns and bank microfilms of all canceled checks relating to value, loss, and expense and permit copies and extracts to be made of them as often as "we" reasonably request.
6. **Damaged Property** – If the damaged and undamaged property is in "your" care, custody, or control, "you" must exhibit the property as often as "we" reasonably request and allow "us" to inspect or take samples of the property.
7. **Volunteer Payments** – "You" must not, except at "your" own expense, voluntarily make any payments, assume any obligations, pay or offer any rewards, or incur any other expenses except as respects protecting property from further damage.
8. **Abandonment** – "You" may not abandon the property to "us" without "our" written consent.
9. **Cooperation** – "You" must cooperate with "us" in performing all acts required by this policy.

VALUATION

Property Of Others –

1. **Actual Cash Value** – The value of property of others, as described under Property Covered, will be based on the actual cash value at the time of the loss (with a deduction for depreciation).
2. **If Your Responsibility For Covered Property Is Reduced** – If the amount of "your" responsibility for covered property is reduced, "we" will not pay more for loss to covered property than the reduced amount of "your" responsibility plus the cost of labor, materials or services furnished or arranged by "you".

The reduced amount of "your" responsibility will be based on an amount:

- a. set by law; or
 - b. lawfully set by "you" in a bill of lading, contract of carriage or shipping receipt that is issued by "you" or that is issued on "your" behalf.
3. **Pair Or Set** – The value of a lost or damaged article which is part of a pair or set is based on a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.
4. **Loss To Parts** – The value of a lost or damaged part of an item that consists of several parts when it is complete is based on the value of only the lost or damaged part or the cost to repair or replace.

HOW MUCH WE PAY

1. **Insurable Interest** – "We" do not cover more than "your" insurable interest in any property.
2. **Deductible** – "We" pay only that part of "your" loss over the deductible amount indicated on the "schedule of coverages" in any one occurrence.

"We" may pay all or a portion of the deductible amount to settle a loss or "suit". If "we" do pay all or a portion of the deductible amount, "you" must promptly reimburse "us" for the amount that "we" paid.

3. **Loss Settlement Terms** – Subject to paragraphs 1., 2., 4., and 5. under How Much We Pay:
 - a. **We Pay The Lesser Of** – "We" pay the lesser of:
 - 1) the amount determined under Valuation;

- 2) the cost to repair, replace, or rebuild the property with material of like kind and quality to the extent practicable; or
- 3) the "limit" for "vehicle" or "terminal" location indicated on the "schedule of coverages".

- b. **Catastrophe Limit** – In no event will "we" pay more than the catastrophe "limit" indicated on the "schedule of coverages" regardless if a loss involves:

- 1) one or more "vehicles";
- 2) one or more "terminal" locations; or
- 3) any combination of "vehicles" or "terminal" locations.

- c. **When A Vehicle Is At A Terminal** – The "limit" for the "terminal" location applies when a "vehicle" is situated within:

- 1) a "terminal" building; or
- 2) within 100 feet of a "terminal" building.

In no event will "we" combine the "limit" for a "terminal" location with the "limit" for a "vehicle".

4. **Insurance Under More Than One Coverage** – If more than one coverage of this policy insures the same loss, "we" pay no more than the actual claim, loss, or damage sustained.

5. **Insurance Under More Than One Policy** –

- a. **Proportional Share** – "You" may have another policy subject to the same "terms" as this policy. If "you" do, "we" will pay "our" share of the covered loss. "Our" share is the proportion that the applicable "limit" under this policy bears to the "limit" of all policies covering on the same basis.

- b. **Excess Amount** – If there is another policy covering the same loss, other than that described above, "we" pay only for the amount of covered loss in excess of the amount due from that other policy, whether "you" can collect on it or not. But "we" do not pay more than the applicable "limit".

- 2) the amount of the loss has been established either by written agreement with "you" or the filing of an appraisal award with "us".

LOSS PAYMENT

1. Loss Payment Options –

- a. **Our Options** – In the event of loss covered by this coverage form, "we" have the following options:
 - 1) pay the value of the lost or damaged property;
 - 2) pay the cost of repairing or replacing the lost or damaged property;
 - 3) rebuild, repair, or replace the property with other property of equivalent kind and quality, to the extent practicable, within a reasonable time; or
 - 4) take all or any part of the property at the agreed or appraised value.
- b. **Notice Of Our Intent To Rebuild, Repair, Or Replace** – "We" must give "you" notice of "our" intent to rebuild, repair, or replace within 30 days after receipt of a duly executed proof of loss.

2. Your Losses –

- a. **Adjustment And Payment Of Loss** – "We" adjust all losses with "you". Payment will be made to "you" unless another loss payee is named in the policy.
- b. **Conditions For Payment Of Loss** – An insured loss will be payable 30 days after:
 - 1) a satisfactory proof of loss is received; and

3. Property Of Others –

- a. **Adjustment And Payment Of Loss To Property Of Others** – Losses to property of others may be adjusted with and paid to:
 - 1) "you" on behalf of the owner; or
 - 2) the owner.
- b. **We Do Not Have To Pay You If We Pay The Owner** – If "we" pay the owner, "we" do not have to pay "you". "We" may also choose to defend any suits arising from the owners at "our" expense.

OTHER CONDITIONS

- 1. **Appraisal** – If "you" and "we" do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, "you" or "we" can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss.

The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to "us", the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three, sets the amount of the loss.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by "you" and "us".

2. **Bankruptcy Of An Insured** – Bankruptcy or insolvency of an insured does not relieve "us" of "our" obligations under this coverage.
3. **Benefit To Others** – Insurance under this coverage will not directly or indirectly benefit anyone having custody of "your" property.
4. **Conformity With Statute** – When a condition of this coverage is in conflict with an applicable law, that condition is amended to conform to that law.
5. **Estates** – This provision applies only if the insured is an individual.
 - a. **Your Death** – On "your" death, "we" cover the following as an insured:
 - 1) the person who has custody of "your" property until a legal representative is qualified and appointed; or
 - 2) "your" legal representative.

This person or organization is an insured only with respect to property covered by this coverage.
 - b. **Policy Period Is Not Extended** – This coverage does not extend past the policy period indicated on the declarations.

6. **Misrepresentation, Concealment, Or Fraud** – This coverage is void as to "you" and any other insured if, before or after a loss:

- a. "you" or any other insured have willfully concealed or misrepresented:
 - 1) a material fact or circumstance that relates to this insurance or the subject thereof; or
 - 2) "your" interest herein; or
- b. there has been fraud or false swearing by "you" or any other insured with regard to a matter that relates to this insurance or the subject thereof.

7. **Policy Period** – "We" pay for a covered loss that occurs during the policy period.

8. **Recoveries** – If "we" pay "you" for the loss and lost or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply:

- a. "you" must notify "us" promptly if "you" recover property or receive payment;
- b. "we" must notify "you" promptly if "we" recover property or receive payment;
- c. any recovery expenses incurred by either are reimbursed first;
- d. "you" may keep the recovered property but "you" must refund to "us" the amount of the claim paid or any lesser amount to which "we" agree; and
- e. if the claim paid is less than the agreed loss due to a deductible or other limiting "terms" of this policy, any recovery will be pro rated between "you" and "us" based on "our" respective interest in the loss.

9. **Restoration Of Limits** – A loss "we" pay under this coverage does not reduce the applicable "limits".

10. **Subrogation** – If "we" pay for a loss, "we" may require "you" to assign to "us" "your" right of recovery against others. "You" must do all that is necessary to secure "our" rights. "We" do not pay for a loss if "you" impair this right to recover.

11. **Suit Against Us** – No "suit" may be brought against "us" unless:
- a. all of the "terms" of this coverage have been complied with; and
 - b. the amount of the insured's liability has been determined by:
 - 1) a final judgment against an insured as a result of a trial; or
 - 2) a written agreement by the insured, the claimant, and "us".

No person has a right under this coverage to join "us" or implead "us" in actions that are brought to determine an insured's liability.

12. **Territorial Limits** – "We" cover property while it is in the United States of America, its territories and possessions, Canada, and Puerto Rico.

13. **Your Reimbursement To Us** – "You" must reimburse "us" all sums for a loss that "we" have paid and that "we" would not have been required to pay except for the attachment to this policy of any federal, state, or other regulatory endorsement.

"You" must reimburse "us" within 30 days after "we" have notified "you" that "we" have paid a loss that "we" would not have been required to pay except for the attachment of a required regulatory endorsement.

DEFINITIONS

1. "Limit" means the amount of coverage that applies.

2. "Perishable stock" means property preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.

3. "Pollutant" means:

- a. any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including but not limited to acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
- b. electrical or magnetic emissions, whether visible or invisible, and sound emissions.

4. "Schedule of coverages" means:

- a. all pages labeled schedule of coverages or schedules that pertain to this coverage; and
- b. declarations or supplemental declarations that pertain to this coverage.

5. "Specified perils" means the perils of:

- a. fire;
- b. lightning; windstorm; hail;
- c. collision, overturn, or derailment of a transporting conveyance;
- d. collapse of a bridge or culvert; and
- e. theft.

6. "Spoilage" means any detrimental change in physical state of "perishable stock". Detrimental change includes, but is not limited to, thawing of frozen goods, warming of refrigerated goods, or solidification of liquid material.

7. "Suit" means a judicial proceeding that has been set up to determine liability and damages for loss to property of others that consists of covered property that is in "your" care, custody, or control. Judicial proceedings also include arbitration proceedings in the event that "you" may be required to submit to arbitration.

8. "Terms" means all provisions, limitations, exclusions, conditions, and definitions that apply.

9. "Terminal" means a building, where covered property is transferred between "vehicles" or between "vehicles" and other transporting conveyances.

The transfer of covered property is limited to:

- a. loading and unloading; and
- b. any temporary storage associated with the transfer of property.

10. "Trailer" means an over-the-road vehicle designed to carry cargo while being hauled by a tractor or other self-propelled power unit.

Trailer" includes but is not limited to:

- a. trailers, semi-trailers, automobile racks, flatbeds, lowboys, and tankers;

- b. dollies used to convert semi-trailers into trailers; and

- c. shipping containers designed to be attached to and transported by trailers.

11. "Transit" means the shipment of covered property by "you" and the shipment:

- a. begins at the point of transport where "you" accept property into "your" care, custody, or control for the transportation of the property to a specific destination;

- b. includes the ordinary, reasonable, and necessary stops, interruptions, delays, or transfers incidental to the route and method of shipment, including rest periods taken by the driver(s); and

- c. ends upon acceptance of the goods by or on behalf of the consignee at the specified destination.

12. "Vehicle" means any one vehicle, truck, tractor, "trailer", or combination of these pulled by one power unit.

**THIS ENDORSEMENT CHANGES THE MOTOR TRUCK CARGO COVERAGE
PLEASE READ THIS CAREFULLY.**

PROPERTY EXCLUDED

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

PROPERTY NOT COVERED

"We" do not cover the property described below

(Indicate by checking below):

- 1 livestock or poultry
- 2 Liquor
- 3 tobacco products
- 4 furs or fur trimmed garments
- 5 eggs
- 6

Issuing Company: Firemen's Insurance Company of Washington, D.C.

GARAGE DECLARATIONS

Policy No.: CPA 4237505 - 40
Previous Policy No.: 0111887-14

ITEM ONE

NAMED INSURED AND ADDRESS	AGENCY NAME AND ADDRESS	02860
B R Kreider & Son, Inc 63 Kreider Ln Manheim, PA 17545	717-397-9600 Murray Risk Management & Insurance 39 N. Duke Street, PO Box 1728 Lancaster, PA 17608	

POLICY PERIOD

The Policy Period is from 07/01/2011 to 07/01/2012 12:01 A.M. Standard Time at your Mailing Address shown above.

Form of Business: Corporation

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

Premium shown is payable at inception \$ 72,871

Audit Period (If Applicable): ANNUALLY

Endorsements Attached To This Policy:

See attached "Schedule of Forms and Endorsements" - Commercial Auto

Countersignature Of Authorized Representative

Name:

Title:

Signature:

Date:

Note Officer's facsimile signatures may be inserted here, on the policy cover or elsewhere at the company's option.



Policy No.: CPA 4237505 - 40

ITEM TWO

Schedule of Coverages and Covered Autos

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos Section of the Garage Coverage Form next to the name of the coverage. Entry of a symbol next to Liability provides coverage for "garage operations."

Coverages & Limits	Covered Autos	Premium
Liability	21	\$ 43,812
Limit = Each "Accident" "Garage Operations"		
\$ 1,000,000 Covered "Autos"		
\$ 1,000,000 Other than Covered "Autos"		
Aggregate - "Garage Operations"		
\$ 3,000,000 Other than Covered "Autos"		
Personal Injury Protection	25	\$ 591
(Or Equivalent No-Fault Coverage)		
Limit = Separately Stated In Each PIP Endorsement		
Minus \$ See Schedule Deductible.		
Added Personal Injury Protection	25	\$ 1,691
(Or Equivalent Added No-Fault Coverage)		
Limit = Separately Stated In Each Added PIP Endorsement		
Extraordinary Medical Benefits		\$
Limit = Separately Stated In Each Extraordinary Medical Benefit Endorsement		
Medical Payments	21	\$ 39
Limit = \$1,000		
Medical Expense And Income Loss Benefits		\$
(Virginia Only)		
Limit = Separately Stated In Each Medical Expense And Income Loss Benefits Endorsement		
Uninsured Motorists	26	\$ 1,749
Limit = Separately Stated In Each UM Endorsement		
Underinsured Motorists	26	\$ 1,279
(When Not Included In Uninsured Motorists Coverage)		
Limit = Separately Stated In Each UIM Endorsement		
Supplementary Uninsured Motorists		\$
Limit = \$		
The maximum amount payable under SUM Coverage shall be the policy's SUM limits reduced and thus offset by motor vehicle bodily injury liability insurance policy or bond payments received from, or on behalf of, any negligent party involved in the accident as specified in the SUM endorsement.		
Garagekeepers Comprehensive Coverage	30	\$ 234
Limit = Separately Stated For Each Location In Item Six		
Garagekeepers Specified Causes Of Loss Coverage		\$
Limit = Separately Stated For Each Location In Item Six		
Garagekeepers Collision Coverage	30	\$ 156
Limit = Separately Stated For Each Location In Item Six		

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ITEM TWO

Schedule of Coverages And Covered Autos (Continued)

Coverages & Limits	Covered Autos	Premium
Physical Damage Comprehensive Coverage Limit = Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus \$ See Schedule Deductible For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire Or Lightning. See Item Seven for Dealers Autos.	27	\$ 4,198
Physical Damage Specified Causes Of Loss Coverage Limit = Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus \$ See Schedule Deductible For Each Covered Auto, For Loss Caused By Mischief Or Vandalism. See Item Seven for Dealers Autos		\$
Physical Damage Collision Coverage Limit = Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus \$ See Schedule Deductible For Each Covered Auto. See Item Seven for Dealers Autos	27	\$ 16,631
Physical Damage Towing and Labor Limit = \$ See Schedule For Each Disablement Of A Private Pas- senger Auto		\$
	Premium For Endorsements	\$ 2,491
	Estimated Total Premium*	\$ 72,871

*This Policy May Be Subject to Final Audit.

ITEM THREE

Locations Where You Conduct Garage Operations

See "Schedule of Locations"

ITEM FOUR

Liability Coverage Premiums

Location Number: 8

Classes of Operators

	Rating Factor(s)	Number Of Persons	Rating Units
Class I Employees Regular Operators	1.00	2.00	2.00
Class I Employees All Others	0.40	1.00	0.40
Class II Non-Employees Under Age 25	1.15	1.00	1.15
Class II Non-Employees Age 25 Or Over	0.50	0.00	0.00
All Employees (Only For Trailer Dealers)			
Total Rating Units			3.55

Premiums

Liability Premium	\$ 1,569
Personal Injury Protection Premium	\$
Medical Expense Benefits Premium (VA Only)	\$
Income Loss Benefits Premium (VA Only)	\$
Total Premium	\$ 1,639

Policy No.: CPA 4237505 - 40

ITEM FOUR

Liability Coverage Premiums (Cont'd)

Location Number: 9

Classes of Operators

	Rating Factor(s)	Number Of Persons	Rating Units
Class I Employees Regular Operators	1.00	0.00	0.00
Class I Employees All Others	0.40	0.00	0.00
Class II Non-Employees Under Age 25	1.15	0.00	0.00
Class II Non-Employees Age 25 Or Over	0.50	0.50	0.25
All Employees (Only For Trailer Dealers)			
Total Rating Units			0.25

Premiums

Liability Premium	\$	94
Personal Injury Protection Premium	\$	
Medical Expense Benefits Premium (VA Only)	\$	
Income Loss Benefits Premium (VA Only)	\$	
Total Premium	\$	101
Total Premium For All Locations	\$	1,740

DEFINITIONS

Class I - Employees

Regular Operator - Proprietors, partners and officers active in the "garage operations", salespersons, general managers, service managers, any "employee" whose principal duty involves the operation of covered "autos" or who is furnished a covered "auto."

All Others - All other "employees"

NOTE:

1. Part-time "employees" working an average of 20 hours or more a week for the number of weeks worked are to be counted as 1 rating unit each.
2. Part-time "employees" working an average of less than 20 hours a week for the number weeks worked are to be counted as ½ rating unit each.

Class II - Non-Employees

Any of the following persons who are regularly furnished with a covered "auto": Inactive proprietors, partners of officers and their relatives and the relatives of any person described in Class I.

ITEM FIVE

Liability Coverage For Your Customers

Unless indicated by "X" below, limited liability coverage is provided for your customers in accordance with Paragraph a. (2) (d) of Who Is An Insured under Section II - Liability Coverage.

- If this box is checked Paragraph a. (2) (d) of Who Is An Insured under Section II Liability Coverage does not apply.

Policy No.: CPA 4237505 - 40

ITEM SIX

Garagekeepers Coverages and Premiums

Location Number: 8

Coverages	Limit Of Insurance And Deductible		Premium
Comprehensive	\$150,000	Minus	\$ 234
	\$100	Deductible For Each Customer's Auto For Loss Caused By Theft Or Mischief Or Vandalism Subject To	
	\$500	Maximum Deductible For All Such Loss In Any One Event;	
Or		Or	
Specified	\$	Minus	
Causes of Loss	\$	Deductible For All Perils Subject To	
	\$	Maximum Deductible For All Such Loss In Any One Event.	
Collision	\$150,000	Minus	\$ 156
	\$250	Deductible For Each Customers Auto.	
Total Premium For All Locations			\$ 390

Direct Coverage Options

Indicate below with an "X" which, if any, Direct Coverage Option is selected.

Excess Insurance

If this box is checked, Garagekeepers Coverage remains applicable on a legal liability basis. However, coverage also applies without regard to your or any other "insured's" legal liability for "loss" to a "customer's" "auto" on an excess basis over any other collectible insurance regardless of whether the other insurance covers your or any other "insured's" interest or the interest of the "customer's auto's" owner.

Primary Insurance

If this box is checked, Garagekeepers Coverage is changed to apply without regard to your or any other "insured's" legal liability for "loss" to a "customer's auto" and is primary insurance.



Policy No.: CPA 4237505 - 40

ITEM SEVEN

Physical Damage Coverage - Types of Covered Autos And Interests In These Autos - Premiums - Reporting Or Nonreporting Basis

Each of the following Physical Damage Coverages that is indicated in Item Two applies only to the types of "autos" and interests indicated below by "X"

Coverages	Types Of Autos			Interests Covered		
	New Au- tos	Used Autos Demonstrators And Service Vehicles	Your Interest In Covered Autos You Own	Your Interest Only In Financed Covered Au- tos	Your Interest And The In- terest Of Any Credi- tor Named As A Loss Payee	All Interests In Any Auto Not Owned By You Or Any Creditor While In Your Possession On Consignment For Sale
Comprehensive		X	X			
Specified Causes Of Loss						
Collision		X	X			

Location Number: 8

Coverages	Limit Of Insurance And Deductible		Premium
Comprehensive	\$75,000	Minus	\$ 169
	\$100	Deductible For Each Covered Auto For Loss Caused By Theft Or Mischief Or Vandalism Subject To	
	\$500	Maximum Deductible For All Such Loss In Any One Event;	
Or		Or	\$
Specified	\$	Minus	
Causes of Loss	\$	Deductible For All Perils Subject To	
	\$	Maximum Deductible For All Such Loss In Any One Event.	

Location Number: 9

Coverages	Limit Of Insurance And Deductible		Premium
Comprehensive	\$150,000	Minus	\$ 419
	\$100	Deductible For Each Covered Auto For Loss Caused By Theft Or Mischief Or Vandalism Subject To	
	\$500	Maximum Deductible For All Such Loss In Any One Event;	
Or		Or	\$
Specified	\$	Minus	
Causes of Loss	\$	Deductible For All Perils Subject To	
	\$	Maximum Deductible For All Such Loss In Any One Event.	

Policy No.: CPA 4237505 - 40

	\$225,000 Minus \$500 Deductible For Each Covered Auto				
Collision (All Locations)	Blanket Annual Collision Rates			Adjustment Factor	Premium
	First	\$50,001	Over		\$
	\$50,000	To \$100,000	\$100,000		395
	0.632	0.281	0.094	0.800	
Total Premium For All Locations					\$ 983



Policy No.: CPA 4237505 - 40

Our limit of insurance for loss at locations other than those stated in Item Three

- \$ Additional locations where you store covered autos
- \$ In transit

Premium Basis Reporting (Quarterly or Monthly) or Nonreporting (Indicate Basis Agreed Upon by X)

- Reporting Basis** (Quarterly or Monthly as indicated below by "X")
You must report to us on our form the location of your covered "autos" and their total value at each such location. For your main sales location identified as location no. 1, you must include the total value of all covered "autos" you have furnished or made available to yourself, your executives, your "employees" or family members and other Class II - Non-Employees, and covered "autos" that are temporarily displayed or stored at locations other than those stated in Item Three. For your main sales locations you must include the total value of all service vehicles.

Your Reporting Basis Is:

- Quarterly**
You must give us your first report by the fifteenth of the fourth month after the policy begins. Your subsequent reports must be given to us by the fifteenth of every third month. Your reports must contain the value for the last business day of every third month coming within the policy period.
- Monthly**
You must give us your reports by the fifteenth of every month. Your reports will contain the total values you had on the last business day of the preceding month.

Premiums will be calculated pro rata of the annual premium for the exposures contained in each report. At the end of each policy year we will add the monthly premiums or the quarterly premiums to determine your final premium due for the entire policy year. The estimated total premiums shown above will be credited against the final premium due.

- Nonreporting Basis**
Stated limit of insurance shown above applies.

Loss Payee Any loss is payable as interest may appear to you and:

SCHEDULE OF LOSS PAYEES

8 Fulton Bank
P O Box 239
East Petersburg, PA 17520

Policy No.: CPA 4237505 - 40

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ITEM EIGHT

Medical Payments Coverage. Refer to Item Nine for Covered Autos Insured On A Specified Car Basis.

Loc No.	Coverage	Premium Determination	Premium
8	Auto Medical Payments Only	Auto Medical Payments Premium Equals % Of The Liability Premium	\$
	Premises And Operations Medical Payments (Does Not Apply To Bodily Injury Caused By Any Auto)	Premises And Operations Medical Payments Premium Equals % Of The Liability Premium	\$
	Premises And Operations And Auto Medical Payments	Premises And Operations And Auto Medical Payments Premium Equals % Of The Liability Premium	\$

Loc No.	Coverage	Premium Determination	Premium
9	Auto Medical Payments Only	Auto Medical Payments Premium Equals % Of The Liability Premium	\$
	Premises And Operations Medical Payments (Does Not Apply To Bodily Injury Caused By Any Auto)	Premises And Operations Medical Payments Premium Equals % Of The Liability Premium	\$
	Premises And Operations And Auto Medical Payments	Premises And Operations And Auto Medical Payments Premium Equals % Of The Liability Premium	\$

JK

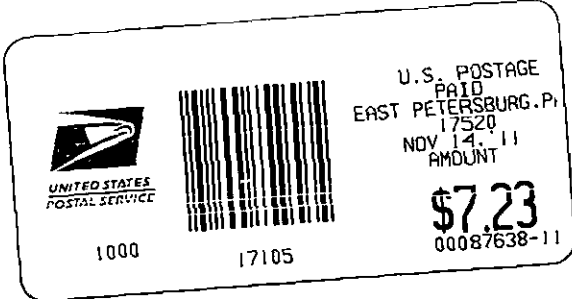


63 Kreider Lane • Manheim, PA 17545
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www.brkreider.com

CERTIFIED MAIL



7009 3410 0000 9858 5162



Secretary, Pennsylvania Public
Utility Commission
PO Box 3265
Harrisburg PA 17105-3265

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