



The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the insurer. The insurer will endeavour to mail to the holder of this Certificate 30 days written notice of any material change in or cancellation of these policies, but assumes no responsibility for failure to do so.

October 11 2007  
BANKERS & TRADERS INSURANCE BROKERS INC.

Per:.....  
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Jeff Kristjanson