

JHN-06-2005 12:19 FROM: DUN NORTON ASSOCIATE 12022331738

10:865-1547

P.002/002



U.S. Department of Transportation
Federal Motor Carrier Safety Administration

400 7th Street SW
Washington, DC 20590

SERVICE DATE
January 06, 2005

PERMIT
MC-502918-P
LINE DRIVE TRANSPORTATION, INC
MCGREGOR, ON, CD

This Permit is evidence of the carrier's authority to engage in transportation as a **contract carrier of property (except household goods)** by motor vehicle in interstate or foreign commerce.

This authority will be effective as long as the carrier maintains compliance with the requirements pertaining to insurance coverage for the protection of the public (49 CFR 387) and the designation of agents upon whom process may be served (49 CFR 368). Failure to maintain compliance will constitute sufficient grounds for revocation of this authority.

Service must be performed under a continuing agreement with one or more persons.

Angell Sebastian, Chief
Information Systems Division

NOTE: Willful and persistent noncompliance with applicable safety fitness regulations as evidenced by a DOT safety fitness rating of "Unsatisfactory" or by other indicators, could result in a proceeding requiring the holder of this certificate or permit to show cause why this authority should not be suspended or revoked.

PMO

Name and Mailing Address / Nom et adresse postale

LINE-DRIVE TRANSPORTATION INC.
4255 SANDWICH W
WINDSOR, ONTARIO
N9C 4C8

The CVOR Certificate or a true copy must be surrendered on demand of a police officer. Not to do so is an offence.

Le certificat d'immatriculation UVU ou une copie conforme de celui-ci doit être présenté à l'agent de police qui en fait la demande. Quiconque ne respecte pas cette directive commet une infraction.



00363608

Detach here / Détachez ici

Province of Ontario / Province de l'Ontario

Issued pursuant to the Highway Traffic Act / Délivré en vertu du Code de la route

Commercial Vehicle Operator's Registration Certificate
Certificat d'immatriculation d'utilisateur de véhicule utilitaire

Commercial Vehicle Operators
Registration No. **132-474-669**
N° d'immatriculation d'utilisateur
de véhicule utilitaire

Name / Nom
LINE-DRIVE TRANSPORTATION INC.

Office / Bureau 061-R	Issue Date / Date de délivrance Y/M/D 02 09 04	Minister of Transportation Ministre des transports
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SR-LH-123 99-06

This certificate or a true copy must be carried in each commercial motor vehicle being operated under the Commercial Vehicle Operator's Registration.

For replacement, correction or information change, complete and submit a new CVOR application form to: Ministry of Transportation, Carrier Sanctions & Investigation Office, 301 St. Paul St., 3rd floor, St. Catharines, On L2R 7R4.

Ce certificat ou une copie conforme doit se trouver dans chaque véhicule utilitaire exploité sous couvert de l'immatriculation d'utilisateur de véhicule utilitaire.

Pour faire remplacement votre certificat ou pour y apporter des corrections, complétez et envoyez un nouveau formulaire de demande d'immatriculation d'utilisateur de véhicule utilitaire au : Ministère des Transporteurs, Bureau des sanctions et des enquêtes concernant les transporteurs, 301, rue St. Paul, 3^e étage, St. Catharines (Ontario) L2R 7R4.

00363608

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. It is estimated that an average of 10 minutes per response is required to complete this collection of information. This estimate includes time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Comments concerning the accuracy of this burden estimate or suggestions for reducing this burden should be directed to the Federal Highway Administration, 400 7th St., SW, Washington, DC 20590

MOTOR CARRIER AUTOMOBILE BODILY INJURY AND PROPERTY DAMAGE LIABILITY CERTIFICATE OF INSURANCE

Received Date:

filed with
FEDERAL HIGHWAY ADMINISTRATION
OFFICE OF MOTOR CARRIERS
LICENSING & INSURANCE DIVISION
400 Virginia Ave., SW, Suite 600
Washington, D.C. 20024

Approved by OMB
2125-0570
Expires: 11/30/2001

FHWA Docket No.
MC 502918
PF

Filer Account No. _____

This is to certify, that the Lincoln General Insurance Company
(NAME OF INSURANCE COMPANY)

(hereinafter called Company) of 3350 Whiteford Road, York, PA 17402
(HOME OFFICE ADDRESS OF INSURANCE COMPANY)

has issued to Line Drive Transportation Inc.
(NAME OF MOTOR CARRIER OR FREIGHT FORWARDER)

of 7781 Howard Ave., McGregor, Ontario, N0R 1J0
(ADDRESS OF MOTOR CARRIER OR FREIGHT FORWARDER)

insurance under terms described on the back of this form to provide coverage as follows: CHECK AS APPLICABLE:

Full Security Limits Required in Title 49 of the Code of Federal Regulations: Under Section 387.303(b)(1) Under Section 387.303(h)(2)

Security Limits Required under Section 387.303(h)(1) or 387.303(b)(2) of the same Title as follows:

This insurance is primary and the company shall not be liable for amounts in excess of \$ 1000000 for each accident.

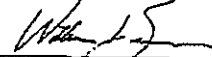
This insurance is excess and the company shall not be liable for amounts in excess of \$ _____ for each accident in excess of the underlying limit of \$ _____ for each accident.

Effective from 12/31/2004 (12:01 a.m., standard time at the address of the insured as stated in said policy or policies) and continuing until canceled as provided in the rules and regulations under Section 13906 of Title 49 of the United States Code.

Countersigned at 200- 5310 Explorer Drive, Mississauga, ON L4W 5H8 Date 12/31/2004
Street Address City State Zip

Insurance Company Policy No. 990369
(Policy Number)

Lincoln General Insurance Company
(Issuing Office - Full Name of Agency or Branch)


(Signature of Authorized Representative)

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. It is estimated that an average of 10 minutes per response is required to complete this collection of information. This estimate includes time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Comments concerning the accuracy of this burden estimate or suggestions for reducing this burden should be directed to the Federal Highway Administration, 400 7th St., SW, Washington, DC 20590

Form B M C 34

To be sent to:

FHWA/OMC
Licensing & Insurance Division
400 Virginia Ave., SW, Suite 600
Washington, D.C. 20024

Received:
Date:

**MOTOR CARRIER CARGO LIABILITY
CERTIFICATE OF INSURANCE**

filed with
FEDERAL HIGHWAY ADMINISTRATION
Office of Motor Carriers
Washington, D.C. 20590

Approved by OMB
2125-0570
Expires-11/30/2001

FHWA Docket No.
MC 302918
PF _____

Filer Account No. _____

This is to certify, that the Lincoln General Insurance Company
(NAME OF COMPANY)

(hereinafter called Company) of 3350 Whiteford Road, York, PA 17402
(HOME OFFICE ADDRESS OF COMPANY)

has issued to Line Drive Transportation Inc.
(NAME OF MOTOR CARRIER)

of 7781 Howard Ave., McGregor, Ontario, N0R 1J0
(ADDRESS OF MOTOR CARRIER)

a policy or policies of Cargo Insurance under terms described on the back of this form.

Effective from 12/31/2004 (12:01 a.m., standard time at the address of the Insured as stated in said policy or policies) and continuing until cancelled as provided in the rules and regulations under Section 13906 of Title 49 of the United States Code.

Countersigned at 200 - 5310 Explorer Drive, Mississauga, ON L4W 5H8 Date 12/31/2004
Street Address City State Zip

Insurance Company Policy No. 990369 Lincoln General Insurance Company
(Policy Number) (Issuing Office - Full Name of Agency or Branch)


(Signature of Authorized Representative)

Manitoba



Transportation and Government Services
Transportation Safety & Regulatory Services

1550 Dublin Avenue
WINNIPEG, MB
R3E 0L4
CANADA
204-945-6748 (Phone)
204-948-2078 (Fax)

SCHEDULE INSURANCE CERTIFICATE

ISSUED TO: TRANSPORTATION SAFETY & REGULATION, Winnipeg, Manitoba

This certificate is evidence of continuing insurance coverage for:

INSURED NAME: Line Drive Transportation Inc.

ADDRESS: 7781 Howard Ave.
McGregor, Ontario
N0R 1J0

Policy No.	Type	Effective Date MM/DD/Y	Limits Coverage (Canadian Funds)
990369	X MOTOR VEHICLE LIABILITY	12/31/2004	\$1,000,000.00
990369	X CARGO	12/31/2004	\$32,000.00

Vehicles Covered: ALL

SPECIFIED (if vehicles are specified, a list must be attached and must include year, make, serial number)

I hereby certify that all insurance policies listed herein are valid and subsisting and contain an endorsement under which the insurer agrees to give Transportation Safety & Regulation a minimum of 15 days prior notice in the event of cancellation, lapse or policy change that may reduce coverage below legislated limits.

NAME OF INSURER: KINGSWAY GENERAL INSURANCE COMPANY

ADDRESS: 5310 EXPLORER DRIVE SUITE 200
MISSISSAUGA ONTARIO L4W 5H8

TELEPHONE: 905-629-7888 FACSIMILE: 905-629-5008

DATED THIS 31 DAY OF December, 2004

NAME OF REPRESENTATIVE: KAREN K. SILVA

(please type or print)

SIGNATURE: 

(Authorized Representative of Insurance Company)

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. It is estimated that an average of 10 minutes per response is required to complete this collection of information. This estimate includes time for reviewing instructions, searching existing data sources, gathering and maintaining this data needed, and completing and reviewing the collection of information. Comments concerning the accuracy of this burden estimate or suggestions for reducing this burden should be directed to the Federal Highway Administration, 400 7th St., SW, Washington, DC 20590

Form B. M. C. 32

Approved by OMB
2125-0570
Expires 11/30/2001

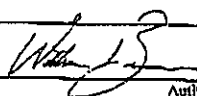
ENDORSEMENT FOR
MOTOR COMMON CARRIER POLICIES OF INSURANCE
FOR CARGO LIABILITY UNDER 49 U.S.C. 13906

Issued to Line Drive Transportation Inc. of 7781 Howard Ave., McGregor, Ontario, NOR 1J0
Name of Motor Carrier Address of Motor Carrier (Street, City, State, Zip Code)

Dated at 200 - 5310 Explorer Drive, Mississauga, ON L4W 5H8 this 31 day of December, 2004
Address of Insurer Office/Branch/Agency

Amending Policy No 990369 Effective Date December, 31 2004

Name of Insurance Company Lincoln General Insurance Company Insurance Co. Filer # _____

Telephone Number (800) 265-5458 Countersigned by 
Insurance Company Authorized Company Representative

The policy to which this endorsement is attached is a cargo insurance policy, and is hereby amended to assure compliance by the Insured, as a common carrier of property by motor vehicle, with Section 13906, Title 49 of the United States Code, with reference to making Compensation to shippers or consignees for all property belonging to shippers or consignees coming into the possession of such carrier in Connection with its transportation service under certificate issued by the insured by the Federal Highway Administration (FHWA), or otherwise in transportation in interstate or foreign commerce subject to FHWA rules and regulations.

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 shipper or consignee for all loss of or damage to all property belonging to such shipper or consignee, and coming into the possession of the insured in connection with such transportation service, for which loss or damage the insured may be held legally liable, regardless of whether or not the motor vehicles, terminals, warehouses, and other facilities used in connection with the transportation of the property hereby insured are specifically described in the policy. The liability of the Company extends to such losses or 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 if this endorsement by the insured, shall affect in any way the right of any shipper or consignee, or relieve the Company from liability for the payment of any claim arising out of such transportation service for which the insured may be held legally liable to compensate shippers or consignees, 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. The insured agrees to reimburse the Company for any payment made by the Company on account of any loss or damage involving a breach to 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.

The liability of the Company for the limits provided in this endorsement shall be a continuing one notwithstanding any recovery hereunder. The Company shall not be liable for an amount in excess of \$5,000 in respect to all losses or damages to property hereby insured carried on any one motor vehicle, nor in any event for an amount in excess of \$10,000, in respect to any loss of or damage to or aggregate of losses or damages of or to such property occurring at any one time and place.

Whenever requested by the FHWA, the Company agrees to furnish to the FHWA a duplicate original of said policy and all endorsements thereon. This endorsement may not be cancelled without cancellation of the policy to which it is attached. Such cancellation may be effected by the Company or the insured giving thirty (30) days' notice in writing to the FHWA at its office in Washington, D.C., said thirty (30) days' notice to commence to run from the date notice is actually received at the office of said FHWA.

CARRIER SANCTIONS & INVESTIGATIONS OFFICE
 301 ST. PAUL STREET, 3RD FLOOR
 ST. CATHARINES, ONTARIO
 L2R 7R4

PLEASE SEND OR FAX TO
 ATTENTION OF: AGNES PETKO
 FAX - (905) 704-2525

THE MOTOR VEHICLE TRANSPORT ACT
 REGULATIONS 88-46 AS AMENDED BY REGULATION SOR 90-364

C.V.O.R. # 132474669		INSURED			
NAME Line Drive Transportation Inc.					
ADDRESS 7781 Howard Ave., McGregor, Ontario, N0R 1J0					
INSURANCE COMPANY					
NAME Kingsway General Insurance Company					
ADDRESS 200- 5310 Explorer Drive, Mississauga Ontario L4W 5H8					
POLICY NUMBER 990369		Effective date of Policy (Year/Month/Day) 2004/12/31			
FILL IN ONE OR MORE OF THE FOLLOWING SECTIONS (A,B, AND C), AS NECESSARY					
A	GENERAL COVERAGE FOR ALL THE INSURED'S VEHICLES			Amount of liability coverage	
				PUBLIC	CARGO
				1,000,000.00	32,000.00
B	SPECIFIC COVERAGE OF INSURED'S VEHICLES			Amount of liability coverage per vehicle	
	Make	Year	Serial Number	PUBLIC	CARGO
C	COVERAGE OF PROPERTY CARRIED BY OTHERS				
	COVERAGE		AMOUNT OF LIABILITY COVERAGE		
	FOR TRUCKERS EXCLUSIVELY UNDER CONTRACT TO THE INSURED		PUBLIC	CARGO	
	NAME:				
ADDRESS:					

The Insurer certifies to have issued to the above mentioned Insured an insurance policy in conformity with the laws and regulation in force. The Insurer agrees to inform the Ministry of Transportation, Carrier Sanctions & Investigation Office, by a written notice at least 15 days before the cancellation or non-renewal of the policy or of a change such that it no longer provides the minimum coverage.



Insurer's Authorized Signature

Date: 31/12/2004



U.S. Department of
Transportation

**Federal Motor
Carrier Safety
Administration**

EDWARD RUMBALL
PRESIDENT
LINE-DRIVE TRANSPORTATION INC
2293 SECORD AVE
WINDSOR ON N9B1T3

400 Seventh St., S.W.
Washington, D.C. 20590
August 10, 2004

In reply refer to:
USDOT Number: 1274224

Dear EDWARD RUMBALL:.

Your application seeking federal registration to operate in interstate commerce has been approved. Your USDOT number, personal identification number (PIN) and MC number, if applicable, can be found in the upper right hand corner of this letter. The USDOT number should be marked on your commercial motor vehicles as required by Section 390.21 of the Federal Motor Carrier Safety Regulations (FMCSRs). A copy of this regulation is enclosed.

As a new entrant, the Federal Motor Carrier Safety Administration (FMCSA) will evaluate your safety management practices through a safety audit and monitor your on-road performance for 18 months prior to granting you permanent registration. You must maintain adequate safety standards and comply with the FMCSRs and applicable Hazardous Materials Regulations (HMRs) in order to continue operating in interstate commerce during and after this 18-month period. Failure to comply with these requirements may result in the revocation of your New Entrant or permanent registration authority.

You must contact your local FMCSA Division office (517-702-1860) within 90 days of the date of this letter. Once contact has been made, a Safety Audit will be scheduled at the earliest possible opportunity. The purpose of the safety audit is to provide you with educational and technical assistance and to gather safety data needed to make an assessment of your safety performance and adequacy of your basic safety management controls. The auditor will review a sample of your safety management systems and a sample of required records to assess compliance with the FMCSRs, applicable HMRs and related record-keeping requirements specified in Appendix A of Part 385 of Title 49 of the Code of Federal Regulations (49 CFR Part 385). Upon completion of the audit, the auditor will review the findings with you. This discussion will be followed up within 45 days with a letter advising you whether or not FMCSA has determined that you have adequate basic safety management controls.

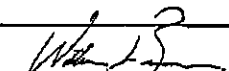
Failure to contact the FMCSA office within 90 days of the date of this letter may be considered a failure to permit a safety audit under section 395.337. In accordance with 49 CFR 385.337, failure to permit a safety audit to be performed on your operations may result in the revocation of your registration and/or the penalty provisions in 49 U.S.C. 521(b)(2)(A).

Please note that you are required to file an updated motor carrier registration form, the MCS-150 (Motor Carrier Identification Report), every two years. A copy of this regulation is enclosed. However, motor carriers registering commercial motor vehicles in a State participating in the Performance and Registration Information Systems Management (PRISM) Program must update their MCS-150 information with each registration renewal or as requested by the State.

(Over)

**ENDORSEMENT FOR
MOTOR CARRIER POLICIES OF INSURANCE FOR PUBLIC LIABILITY
UNDER SECTIONS 29 AND 30 OF THE MOTOR CARRIER ACT OF 1980**

Form Approved
OMB No. 2125-0074

Issued to Line Drive Transportation Inc. of 7781 Howard Ave., McGregor, Ontario, N0R 1J0
 Dated at 200-5310 Explorer Dr., Mississauga, Ontario L4W 5H8 this 31 day of December, 2004
 Amending Policy No. 990369 Effective Date 12/31/2004
 Name of Insurance Company Lincoln General Insurance Company
 Telephone Number (800) 265-5458 Countersigned by 
Authorized Company Representative

The policy to which this endorsement is attached provides primary or excess insurance, as indicated by "☒", for the limits shown:
 This insurance is primary and the company shall not be liable for amounts in excess of \$ 1,000,000.00 for each accident
 This insurance is excess and the company shall not be liable for amounts in excess of \$ _____ for each accident
 in excess of the underlying limit of \$ _____ for each accident.

Whenever required by the Federal Highway Administration (FHWA) or the Interstate Commerce Commission (ICC), the company agrees to furnish the FHWA or the ICC a duplicate of said policy and all its endorsements. The company also agrees, upon telephonic request by an authorized representative of the FHWA or the ICC, to verify that the policy is in force as of a particular date.

Cancellation of this endorsement may be effected by the company or the insured by giving (1) thirty-five (35) days notice in writing to the other party (said 35 days notice to commence from the date the notice is mailed, proof of mailing shall be sufficient proof of notice), and (2) if the insured is subject to the ICC's jurisdiction, by providing thirty (30) days notice to the ICC (said 30 days notice to commence from the date the notice is received by the ICC at its office in Washington, D.C.).

DEFINITIONS AS USED IN THIS ENDORSEMENT

ACCIDENT includes continuous or repeated exposure to conditions which results in bodily injury, property damage, or environmental damage which the insured neither expected nor intended.

MOTOR VEHICLE means a land vehicle, machine, truck, tractor, trailer, or semitrailer propelled or drawn by mechanical power and used on a highway for transporting property, or any combination thereof.

BODILY INJURY means injury to the body, sickness, or disease to any person, including death resulting from any of these.

ENVIRONMENTAL RESTORATION means restitution for the

The insurance policy to which this endorsement is attached provides automobile liability insurance and is amended to assure compliance by the insured, within the limits stated herein, as a motor carrier of property, with Sections 29 and 30 of the Motor Carrier Act of 1980 and the rules and regulations of the Federal Highway Administration (FHWA) and the Interstate Commerce Commission (ICC).

In consideration of the premium stated in the policy to which this endorsement is attached, the insurer (the company) agrees to pay, within the limits of liability described herein, any final judgement recovered against the insured for public liability resulting from negligence in the operation, maintenance or use of motor vehicles subject to the financial responsibility requirements of Sections 29 and 30 of the Motor Carrier Act of 1980 regardless of whether or not each motor vehicle is specifically described in the policy and whether or not such negligence occurs on any route or in any territory authorized to be served by the insured or elsewhere. Such insurance as is afforded, for public liability, does not apply to injury or death of the insured's employees while engaged in the course of their employment, or property transported by the insured, designated as cargo. It is understood and agreed that no condition, provision, stipulation, or limitation contained in the policy, this endorsement, or any other

loss, damage, or destruction of natural resources arising out of the accidental discharge, dispersal, release or escape into or upon the land, atmosphere, watercourse, or body of water, of an commodity transported by a motor carrier. This shall include the cost of removal and the cost of necessary measures taken to minimize or mitigate damage to human health, the nature environment, fish, shellfish, and wildlife.

PROPERTY DAMAGE means damage to or loss of use of tangible property.

PUBLIC LIABILITY means liability for bodily injury, property damage, and environmental restoration.

endorsement thereon, or violation thereof, shall relieve the company from liability or from any payment of any final judgement, within the limits of liability herein described irrespective of the financial condition, insolvency or bankruptcy of the insured. However, all terms, conditions and limitations in the policy to which the endorsement is attached shall remain in full force and effect as binding between the insured and the company. 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 further understood and agreed that, upon failure of the company to pay any final judgement recovered against the insured as provided herein, the judgement 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 prescribed 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 judgements resulting from any other accident.

The Motor Carrier Act of 1980 requires limits of financial responsibility according to the type of carriage and commodity transported by the motor carrier. It is the MOTOR CARRIER'S obligation to obtain the required limits of financial responsibility.

THE SCHEDULE OF LIMITS SHOWN ON THE NEXT PAGE DOES NOT PROVIDE COVERAGE.

The limits shown in the schedule are for information purposes only.

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MOTOR CARRIER AUTOMOBILE BODILY INJURY AND PROPERTY DAMAGE LIABILITY CERTIFICATE OF INSURANCE

Received Date:

filed with
FEDERAL HIGHWAY ADMINISTRATION
OFFICE OF MOTOR CARRIERS
LICENSING & INSURANCE DIVISION
400 Virginia Ave., SW, Suite 600
Washington, D.C. 20024

Approved by OMB
2125-0570
Expires: 11/30/2001

FHWA Docket No.
MC 502918
FF

Filer Account No. _____

This is to certify, that the Lincoln General Insurance Company
(NAME OF INSURANCE COMPANY)

(hereinafter called Company) of 3350 Whiteford Road, York, PA 17402
(HOME OFFICE ADDRESS OF INSURANCE COMPANY)

has issued to Line Drive Transportation Inc.
(NAME OF MOTOR CARRIER OR FREIGHT FORWARDER)

of 7781 Howard Ave., McGregor, Ontario, N0R 1J0
(ADDRESS OF MOTOR CARRIER OR FREIGHT FORWARDER)

insurance under terms described on the back of this form to provide coverage as follows: CHECK AS APPLICABLE:

Full Security Limits Required in Title 49 of the Code of Federal Regulations: Under Section 387.303(b)(1) Under Section 387.303(h)(2)

Security Limits Required under Section 387.303(h)(1) or 387.303(b)(2) of the same Title as follows:

This insurance is primary and the company shall not be liable for amounts in excess of \$ 1000000 for each accident.

This insurance is excess and the company shall not be liable for amounts in excess of \$ _____ for each accident in excess of the underlying limit of \$ _____ for each accident.

Effective from 12/31/2004 (12:01 a.m., standard time at the address of the insured as stated in said policy or policies) and continuing until canceled as provided in the rules and regulations under Section 13906 of Title 49 of the United States Code.

Countersigned at 200- 5310 Explorer Drive, Mississauga, ON L4W 5H8 Date 12/31/2004
Street Address City State Zip

Insurance Company Policy No. 990369
(Policy Number)

Lincoln General Insurance Company
(Issuing Office - Full Name of Agency or Branch)

[Signature]
(Signature of Authorized Representative)

FORM R.M.C. 91X

MC 1614b (12-98) (UNIFORM INFORMATION SERVICES, INC.)