



SUBCONTRACTOR QUALIFICATION

Company Name: _____
Address: _____
Phone Number: _____
Cell Phone Number: _____
Fax Number: _____
Estimating Contact: _____
E-mail address: _____

Union: _____ Non-Union: _____ Federal Tax I.D.#: _____

Company Trade: _____ How many years in business? _____

General Contractor References:

<u>Name:</u>	<u>Address:</u>	<u>Phone:</u>	<u>Contact:</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Completed Tenant Improvement Projects:

<u>Project:</u>	<u>Client (Name, Address, Phone No. & Contact)</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Annual volume in sales of firm? \$ _____

SUBCONTRACTOR QUALIFICATION
PAGE TWO

Has your firm ever failed to complete a project in the past five years?

If so, explain: _____

Has your firm filed a lien within the past two (2) years?

If so, explain: _____

Bonding capacity? \$ _____
Amount of bonding capacity available today? \$ _____

Bank Reference (Name, Address, Phone No., Contact, Account No.)

Bay Area Builders, Inc. requires it's subcontractors to carry General Liability limits of no less than \$2,000,000.00 combined single limit bodily injury, auto, and property damage and that Bay Area Builders, Inc. is named as additional insured for General Liability. We also require Workman's Compensation insurance for any and all projects.

Coverage Includes:	General Liability	\$	_____
	Excess Liability	\$	_____
	Auto Liability	\$	_____
	Workman's Comp.	\$	_____
Other:	_____	\$	_____

Signed: _____
Title: _____
Date: _____

PARAGRAPH 1. THE WORK:

- (a) The Work shall comply with the Contract Documents. Subcontractor agrees to be bound all of the terms and provisions of Contractor's contract with Owner, and to assume toward Contractor all of the duties, obligations and responsibilities that Contractor, by that contract, assume; toward Owner, and that where, in the Contract Documents reference is made to Contractor, and the Work or Specifications therein pertains to Subcontractor's trade, craft or type of work, then such Work or Specifications shall be interpreted to apply to Subcontractor instead of Contractor. Subcontractor agrees further that Contractor has the same rights and remedies against Subcontractor as Owner, under the terms and provisions of its contract, has against Contractor.
- (b) Subcontractor shall provide all supervision, labor, materials, equipment, tools and services, and all other things necessary to properly perform and complete the Work.
- (c) Subcontractor shall provide any item of labor, service, and/or material reasonably referred by the plans and/or specifications or customarily furnished by a subcontractor performing work of this nature.
- (d) Subcontractor shall provide all scaffolding, barricades, shoring, traffic control, equipment and tools necessary or required for the performance of the Work.

PARAGRAPH 2. SAFETY:

- (a) Subcontractor shall comply with all provisions of OSHA/CalOSHA will be complied with by the Subcontractor, and Subcontractor hereby holds Contractor harmless as to any charges or fines resulting from any violations by Subcontractor. Contractor may conduct safety inspections from time to time, and such inspections shall not relieve Subcontractor from its obligation to adhere to the safety requirements.
- (b) Subcontractor agrees that the prevention of accidents to workmen engaged upon or in the vicinity of the Work is its responsibility. When so ordered, Subcontractor will stop any part of the Work which Contractor deems unsafe until corrective measures satisfactory to Contractor have been taken, and Subcontractor agrees that it will not have nor make any claim for damages growing out of such stoppages. Should Subcontractor neglect to take such corrective measures, Contractor may do so at the cost and expense of Subcontractor and may deduct the cost thereof from any payments due or to become due to Subcontractor. Failure on the part of Contractor to stop unsafe practices will in no way relieve Subcontractor of its responsibility therefore.
- (c) The Subcontractor agrees and understands that, notwithstanding other provision for safety in this contract, the Subcontractor shall conform to the highest standards of safety practices in the performance of the work and shall comply with all applicable Federal, State and local laws and ordinances governing safety, health, and sanitation, while working on this project. The Subcontractor shall provide all safeguards, safety devices, and protective equipment, and take any other needed actions whatsoever, , necessary to protect the life and health of all persons on the job, the safety of the public, Owner and the Contractor, and to protect property, in connection with the work covered by this contract.
- (d) The California Occupation Safety and Health Standards (Labor Code 6401.7 and 8 CCR 3202) require that every employer shall establish, implement and maintain an effective Injury and Illness Prevention Program. By executing this agreement Subcontractor warrants that Subcontractor has established an injury and illness prevention program and that it is current. Upon Contractor's request, Subcontractor will make available any and all records which comprise said program including the Program Outline, Meeting Minutes, Safety Inspections, and Accident Reports.

PARAGRAPH 3. DOCUMENTS:

Exhibit "A" lists the Contract Documents.

- (a) If required in the Contract Documents, Subcontractor to submit certified payrolls at month end with Subcontractor's invoice. Subcontractor shall also furnish to Contractor such documentation as may be required to show compliance with prevailing wage obligations.
- (b) Subcontractor to provide as-built plans, specifications and maintenance manuals as may be reasonably required by Contractor.

PARAGRAPH 4. SCHEDULE:

- (a) Scheduled construction completion is per the Contract Documents unless otherwise noted in Exhibit "A".
- (b) Subcontractor agrees to commence the Work within 48 hours after notice by Contractor to do so, in accordance with Contractor's schedule as reasonably amended from time to time.
- (c) Subcontractor shall provide adequate supervision and keep sufficient workmen, supplies, material, tools and equipment on the job (to the satisfaction of Contractor) to prosecute the Work diligently to completion, and not to hinder or delay the other trades in the performance of their work. Time is of the essence.

PARAGRAPH 5. PAYMENT:

- (a) On or before the 25th day of each month, Subcontractor shall submit to Contractor a written invoice showing the proportionate value of the Work projected to be completed by the end of that month, from which shall be deducted a retention of ten percent (10%), all previous payments, and any items chargeable to Subcontractor, together with such labor and material lien releases and waivers, as Contractor, in its sole discretion, shall reasonably require. Upon approval of such invoice and supporting documentation by Contractor and payment of such amount by Owner, payment will be made to Subcontractor. Subcontractor to submit with its first invoice a detailed schedule of values showing the breakdown of the Work.
- (b) All invoices shall be submitted to: BAB Facilities, 3360 De La Cruz Blvd., Santa Clara, CA 95054. Invoices must state Project Number and Contract Number.
- (c) Ten percent retention shall be withheld from all payments hereunder and shall be paid to Subcontractor as a final payment.
- (d) Progress payments shall be paid to Subcontractor within 10 days of receipt of progress payment by Contractor. Final payment for the completed Work hereunder shall be paid within thirty (30) days after completion and acceptance of the Work by Owner, provided, however that (1) Contractor has received final payment therefore from Owner, and (2) Subcontractor has furnished satisfactory evidence that there are no claims or liens outstanding or unsatisfied for labor or materials furnished in connection with the Work.
- (e) No payment made hereunder may be construed to be an acceptance of defective, faulty or improper work or materials, nor will it release Subcontractor from any of its obligations under this Contract.
- (f) If Subcontractor has entered into other independent subcontracts with Contractor and Subcontractor defaults in its performance under any such other subcontracts giving rise to unsatisfied obligations by Subcontractor to Contractor, Contractor may offset such unsatisfied obligations against Contractor's obligation to Subcontractor under this Contract.

PARAGRAPH 6. CHANGES IN CONTRACT WORK.

- (a) Contractor reserves the right, from time to time, to make such changes, additions and/or omissions in the Work as it may deem necessary, upon written authorization to Subcontractor. The value of the work to be changed, added or omitted must be stated in the authorization and will be added to or deducted from the Contract Price. Should Contractor and Subcontractor disagree as to the value of the work to be changed, added or omitted, Subcontractor will nevertheless promptly proceed with the work at Contractor's direction and Subcontractor shall be entitled to reasonable compensation for such work as herein provided.
- (b) Subcontractor shall not be entitled to any additional compensation for any extras unless the extras have been ordered by a written authorization. Any extras furnished by Subcontractor except in accordance with the foregoing will be so done at Subcontractor's sole cost and expense. Contractor shall be entitled to omit such portions of the work as Contractor may see fit by instructions in writing to the Subcontractor and shall be entitled to deduct the reasonable value of such work omitted from the Contract Price. Subcontractor agrees at no additional cost to Contractor to make any changes, additions, or modifications, ordered by Contractor, which do not involve extra cost to Subcontractor.

PARAGRAPH 7. PERFORMANCE OF WORK.

- (a) Unless otherwise specifically provided in the specifications or plans, all workmanship, materials, equipment and articles incorporated in the Work shall be the best grade of their respective kinds for the purpose. Subcontractor agrees at its own cost and expense to do all digging, backfilling, cutting, patching, and fitting of every kind required properly to install its Work and to do this in a proper and timely manner.
- (b) Subcontractor agrees to keep the premises free and clean at all times, including the removal of all excess material, debris and equipment. Subcontractor's failure to do so shall give Contractor the option of removing said items at Subcontractor's own risk and expense.
- (c) Architect, Owner, Contractor and Subcontractor agrees to protect its work, materials, tools and equipment against loss or damage by fire, theft, or accident, and not to make any claim or demand upon Contractor for any injury, loss or damage to Subcontractor, its agents or employees, on account of any negligent act or omission of any third person or persons.
- (d) Subcontractor waives any claim, demand or cause of action against Contractor for the loss, use, misuse, abuse, or conversion of the tools, materials, equipment, plans, permits or diagrams, taken or used by Contractor in accordance with Paragraph 8 hereof.
- (e) Subcontractor's failure to promptly report in writing to Contractor any alleged defects in any work of another person on or in which Subcontractor is to install its work will be deemed an acknowledgment by Subcontractor that such other work is fit and proper to receive Subcontractor's work.

- (f) Notwithstanding the dimensions of the plans and specifications, Subcontractor is responsible for taking such measurements as will insure the proper matching and fitting of the Work with contiguous work.
- (g) All materials and workmanship shall be subject to inspection, examination and test by Contractor at any and all times during manufacture or construction. Contractor shall have the right to reject defective material and workmanship or require its correction without further cost to Contractor. Subcontractor will furnish, without additional charge, all reasonable facilities, labor and materials necessary for safe and convenient test and inspection as may be required.
- (h) Subcontractor shall pay Contractor for any damage caused by Subcontractor, or its agents, employees, suppliers or materialmen, to any portion of the work, or to any property adjacent thereto which Contractor repairs.
- (i) Subcontractor acknowledges that it has inspected the site where the Work is to be performed, has examined and understands the plans and specifications, is familiar with all the laws, regulations, codes, ordinances, and rules pertinent to its work and agrees to install its work in the location and manner required by City, County and State Building Departments and subject to the approval of Contractor and Owner without any additional cost to Contractor.

PARAGRAPH 8 DELAYS AND BREACH OF CONTRACT.

- (a) Time for performance by Subcontractor of each and all of its obligations hereunder is of the essence of this Contract. Subcontractor shall be liable to Contractor for any loss or damage incurred by Contractor on account of any delay or breach of contract by Subcontractor.
- (b) In the event the progress of the Work is not proceeding in a timely manner, or in the event Subcontractor has breached any other provision of this Contract, Contractor may, after giving 48 hours notice to Subcontractor of such breach, proceed to have the Work done in the manner most expedient to Contractor and charge the cost thereof to Subcontractor (including, without limitation, any overtime expense incurred by or on behalf of Contractor), and Contractor shall be entitled to take possession of and use any materials, tools, equipment, plans, permits and diagrams on the job site or intended for the Work for such purpose.
- (c) Subcontractor agrees that if a reserved Dual Gate System is established at the project, Subcontractor will be responsible for insuring that its employees use the Gate(s) designated for Subcontractor and agrees not to delay the progress of the Work because of any labor union difficulties, and to hold harmless Contractor from any loss, damage, or delay occasioned by any difficulties between Subcontractor and any labor union. In the event a union threatens to strike, picket, or otherwise delay the job because of a dispute with the Subcontractor, Contractor shall, in addition to its other rights and remedies, have the option of canceling this Contract forthwith and having the Work done and/or completed at Subcontractor's expense as provided for in paragraph (b) above.

PARAGRAPH 9 TERMINATION.

- (a) In the event Contractor's Contract with Owner is terminated for any cause whatsoever, this Contract will likewise be deemed terminated. The Subcontractor shall be paid the amount due from the Owner for its work, after payment thereof by the Owner to Contractor. Subcontractor's claims against Contractor will be limited to Subcontractor's out-of-pocket costs after mitigation. Subcontractor will have no claim for its projected profits or for any consequential damages resulting from the termination. In no event shall Subcontractor be entitled to unabsorbed overhead.

PARAGRAPH 10. INSURANCE AND INDEMNITY.

(a) INSURANCE

Subcontractor shall, at its own expense, procure and maintain insurance on all of its operations prior to commencement of work as follows:

Workers' Compensation and Employer's Liability Insurance: as required by all applicable laws or regulations.

General Liability Insurance: Subcontractor shall carry Comprehensive General Liability or Commercial General Liability insurance covering all operations by or on behalf of Subcontractor providing insurance for bodily injury liability and property damage liability for the limits of liability indicated below and including coverage for:

- (1) premises and operations;
- (2) products and completed operations;
- (3) contractual liability insuring the obligations assumed by Subcontractor in the Agreement;
- (4) broad form property damage (including completed operations);
- (5) explosion, collapse and underground hazards; and
- (6) personal injury liability.

If Subcontractor carries a Comprehensive General Liability policy, the limits of liability shall not be less than a combined single limit for bodily injury, property damage and personal injury liability of : \$2,000,000 each occurrence; \$2,000,000 aggregate.

If Subcontractor carries a Commercial General Liability policy ("Occurrence form" only), the limits of liability shall be not less than:

\$2,000,000 each occurrence (combined single limit for bodily injury and property damage)

\$2,000,000 for personal injury liability

\$2,000,000 aggregate for products-completed operations (shall be maintained for 12 months after project completion)

\$2,000,000 general aggregate

The CGL policy shall carry an endorsement stipulating that BAB Facilities, its officers, directors, employees and Owner shall be named as Additional Insureds under the policy and that the insurance afforded the Additional Insureds shall apply as primary insurance and that any other insurance carried by BAB Facilities, its officers, directors, and employees or Owner will be excess only and will not contribute with this insurance.

Subcontractor shall furnish a certificate from each of its insurance companies showing that the above insurance is in force, stating policy numbers, dates of expiration, and limits of liability, and further stating that such insurance will not be canceled or changed until the expiration of at least thirty (30) days after written notice of such cancellation or change has been received by BAB Facilities.

Any acceptance of insurance by BAB Facilities shall in no way limit or relieve Subcontractor of the duties and responsibilities in this Agreement. If higher limits or other forms of insurance are required in the Contract Documents, Subcontractor will comply with such requirements.

(b) INDEMNITY

Subcontractor shall indemnify, defend, and hold Contractor and Owner, including their officers, agents, employees, affiliates, parents, and subsidiaries, harmless from and against any and all actions or causes of action, claims, demands, liabilities, loss, damage or expense of whatsoever kind and nature, including attorney's fees, due to injury or damage to persons or property which may arise directly or indirectly from the performance of this Contract or the breach of the Contract by Subcontractor, or which may arise from delays in performance of the Work. The defense and indemnification obligations herein shall extend to claims occurring after this Agreement is terminated as well as while its provisions are in force. These defense and indemnification obligations include claims or damages arising from the use by Subcontractor, its employees and agents, of construction equipment, machinery, tools, scaffolding or facilities furnished to Subcontractor by Contractor. Such defense and indemnification obligations shall apply regardless of any active and/or passive negligent acts or omissions of Contractor, its agents or employees excepting those which arise from the sole negligence or willful misconduct of the party or parties to be indemnified hereunder.

PARAGRAPH 11. GUARANTEE. Subcontractor hereby guarantees material and workmanship for a period specified in the contract documents but in no event less than one year from the date of acceptance of the project by Owner and agrees to correct any defects and perform any servicing which may be necessary during said period.

PARAGRAPH 12. REMEDIES OF CONTRACTOR.

(a) In the event Subcontractor makes an assignment for the benefit of creditors or (1) refuses or fails to provide sufficient properly skilled workers, adequate supervision or material of the proper quality, (2) fails in any material respect to prosecute the Work according to Contractor's schedule, the Contractor at its option, without voiding the other provisions of the contract, and without notice to the sureties, may take steps as are deemed necessary by Contractor to overcome the condition or remedial Work, in which case the Subcontractor shall be liable to Contractor for all costs incurred, not limited to attorney, consultant fees, incidental and consequential damages. In the event Subcontractor files a petition in bankruptcy, has a petition in bankruptcy filed against it, suffers or permits an attachment, levy, or execution to remain against any monies due Subcontractor, Contractor shall be entitled to cancel this Contract forthwith in addition to any other remedies Contractor may have under this Contract.

(b) Waiver of any breach of this Contract by Contractor shall not be construed as a waiver of any other breach of this Contract nor shall such waiver serve as an estoppel of any other right Contractor may have hereunder.

PARAGRAPH 13 OTHER TERMS

- (a) Any notice from Contractor to Subcontractor may be delivered personally, emailed or mailed to Subcontractor at the address on page 1 or at such other address as may be designated in writing by Subcontractor; and such notice shall be deemed served upon personal delivery or upon being deposited in the United States mails so addressed with postage prepaid. In the event such notice is served by mail, the time for performance by Subcontractor of any act based on such notice or the time for the exercise by Contractor of any right based on such notice shall be extended for 48 hours.
- (b) This Contract constitutes the entire agreement of the parties hereto and supersedes any prior agreements, whether oral or written, pertaining to the subject matter hereof. This Contract may only be modified by an agreement in writing signed by both parties hereto, which incorporates such by reference.
- (c) Neither party may assign this Contract or any payments due hereunder without the written consent of the other party. Lower tier subcontractors are subject to the provisions of this Subcontract and Subcontractor shall insert into Subcontractor's subcontracts all provisions required by the Contractor's documents or necessary to enable subcontractors to comply with the terms hereof. Subcontracting by Subcontractor shall not abrogate any obligation of Subcontractor under this Subcontract.
- (d) Any controversy or claim arising out of or relating to this Contract, or the breach thereof, shall be settled by arbitration before one arbitrator at the Santa Clara Office of the American Arbitration Association pursuant to the rules of arbitration then in effect with respect to construction contract disputes. The written award rendered by the arbitrator shall be final and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction. The arbitrator's award shall be decided in accordance with rules of law.
- (e) Should either party bring any action or arbitration proceeding to enforce the terms of this Contract, the prevailing party is entitled to obtain, in addition to any other damages or relief awarded, an amount reflecting reasonable attorney's fees and costs incurred in the prosecution of such action or arbitration proceeding.
- (f) In the event that liens are filed by anyone relating to the labor and/or material furnished pursuant to this Subcontract, Subcontractor agrees to have the same discharged, by posting a bond with the appropriate authorities, or otherwise within 3 days of notice. In the event such lien is not so discharged, Contractor may discharge the lien itself holding Subcontractor responsible for all costs and obligations incurred.
- (g) The partial or complete invalidity of any one or more provisions of this Subcontract shall not affect the validity or continuing force and effect of any other provision.
- (h) Subcontractor agrees to prohibit discrimination because of race, color, religion, sex, sexual orientation, age, or national origin. Subcontractor agrees to comply with Executive Order 11246 which prohibits discrimination.
- (i) Subcontractor's name shall be the same on contract, insurance certificate, and IRS Form W-9.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
9/24/09

PRODUCER Insurance Company Name Address		PHONE: Address FAX:	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
INSURED ABC123, Inc. 1122 Insurance Lane Long Beach, CA 90810		INSURERS AFFORDING COVERAGE	NAIC #
		INSURER A: LANDMARK	
		INSURER B: PROGRESSIVE	
		INSURER C: NATIONAL	
		INSURER D:	
		INSURER E:	

COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INBR LTR	APPX INSD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A		GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> _____ <input type="checkbox"/> _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> PRICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC	ABC123DEF	3/20/2009	3/20/2010	EACH OCCURRENCE	\$ 2,000,000
		DAMAGE TO RENTED PREMISES (Ea occurrence)				\$ 80,000	
B		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> SCHEDULE AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> _____ <input type="checkbox"/> _____	ABC123DEF	6/28/2009	6/28/2010	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
		BODILY INJURY (Per person)				\$	
		BODILY INJURY (Per accident)				\$	
		PROPERTY DAMAGE (Per accident)				\$	
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> _____				AUTO ONLY - EA ACCIDENT	\$
		OTHER THAN AUTO ONLY:				EA ACC \$ AGG \$	
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE	\$
						AGGREGATE	\$
							\$
							\$
C		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER/EXCLUDED? If yes, describe under SPECIAL PROVISIONS below	ABC123DEF	6/28/2009	6/28/2009	<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER	
		E.L. EACH ACCIDENT				\$ 1,000,000	
		E.L. DISEASE - EA EMPLOYEE				\$ 1,000,000	
						E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
		OTHER					\$

SAMPLE

DESCRIPTION OF OPERATIONS / LOCATION(S) / VEHICLES / EXCLUSION ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 *10 DAY NOTICE OF CANCELLATION FOR NON-PAYMENT OF PREMIUM, 30 DAY ALL OTHER.

"All Operations"

CERTIFICATE HOLDER Attn: _____ Fax #: _____		CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE BEST OF ITS FAITH TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE MARK BENTON <i>Mark Benton</i>
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