NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES

INSURANCE CERTIFICATE -- FOR HIRE PASSENGER VEHICLE

326 HEREFORD INSURANCE COMPANY

Name & Address of Issuer HEREFORD INSURANCE COMPANY 36 - 01 43rd AVENUE 2nd FLOOR **LONG ISLAND CITY NY 11101**

An authorized NEW YORK insurer certifies that it has issued a liability policy complying with Section 370 of the NEW YORK Vehicle and Traffic Law to:

> VOLNY, RUUD, G 414 EMERSON PL **UNIONDALE NY 11553**

Policy Number

CA290968-2

Effective Date

Expiration Date

03/01/2020

03/01/2021

(Not acceptable to obtain registration after 45 days from effective date.)

Applicable with respect to the following Motor Vehicle:

2017

HONDA

Year

Make

1HGCR2F54HA159774

Vehicle Identification Number

5 Seats

THIS ID CARD MUST BE CARRIED IN THE INSURED VEHICLE FOR PRODUCTION UPON DEMAND

WARNING: Any person who issues or produces an ID card knowing that an Owner's Policy of insurance is not in effect may be committing a misdemeanor. In addition, a person who presents an ID card if insurance is not in effect may be committing a misdemeanor.

The name of the registrant and the name of the insured must coincide.

REPLACEMENT VEHICLE NOTATION: DMV WILL ONLY PROCESS A VEHICLE CHANGE (RE-REGISTRATION) USING THE REPLACED VEHICLE'S CURRENT REGISTRATION.

FH-1

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12:01 a.m.

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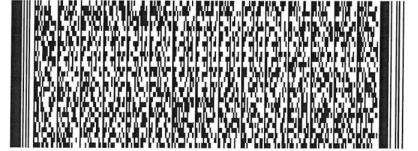
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FH-1

FAX: Scanable Bar Code



FAX INSTRUCTIONS:

- 1. The entire page must be faxed.
- 2. If submitted to DMV, either the entire page or the second ID card and large scanable bar code will be retained
- 3. A faxed ID card must be replaced with a scanable ID card within 14 days of the effective date.
- 4. DMV will not accept a faxed ID card without a scanable barcode

CERTIFICATE OF LIABILITY INSURANCE

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.

| PRODUCER | INSURER AFFORDING COVERAGE | | | |
|-------------------------------|--------------------------------|--|--|--|
| K.S. BILLING & ASSOCIATES INC | HEREFORD INSURANCE COMPANY | | | |
| 118-12 ATLANTIC AVE | 36 - 01 43rd AVENUE, 2nd FLOOR | | | |
| RICHMOND HILL NY 11419 | LONG ISLAND CITY, NY 11101 | | | |

INSURED

VOLNY, RUUD, G

414 EMERSON PL

UNIONDALE NY 11553

| COMPANIES AND | POLICY NUMBER | POLICY EFFECTIVE DATE | POLICY EXPIRATION DATE | |
|---|---------------|-----------------------|------------------------|--|
| SCHEDULED AUTO | CA290968-2 | 03/01/2020 (12:01 AM) | 03/01/2021 (12:01 AM) | |

| COVERAGES | LIMITS OF LIABILITY |
|--------------------------------------|--------------------------|
| BODILY INJURY | \$ 100,000 EACH PERSON |
| | \$ 300,000 EACH ACCIDENT |
| PROPERTY DAMAGE | \$ 10,000 EACH ACCIDENT |
| UNINSURED MOTORIST | \$ 25,000 EACH PERSON |
| | \$ 50,000 EACH ACCIDENT |
| MANDATORY PERSONAL INJURY PROTECTION | \$ 50,000 |
| ADDITIONAL PIP | \$ 150,000 |
| SUPPLEMENTARY UNINSURED MOTORIST | EACH PERSON |
| | EACH ACCIDENT |

DESCRIPTION OF REGISTERED OWNED VEHICLE(S)

2017 HONDA 1HGCR2F54HA159774

| CERTIFICATE HOLDER | CANCELLATION |
|---|--|
| NYC TAXI AND LIMOUSINE COMMISSION 31-00 47th AVENUE 3RD FLOOR LONG ISLAND CITY NY 11101 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |

DISCLAIMER

THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), OR PRODUCER, AND THE CERTIFICATE HOLDER, NOR DOES IT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES LISTED THEREON.

1.08.40

Authorized Representative

HEREFORD INSURANCE COMPANY

36 - 01 43rd AVENUE, 2nd FLOOR

LONG ISLAND CITY, NY 11101

Tel: (718) 361-9191

Fax: (718)361-6243

| PC | DLICY NO. | CA290968 | | COMM | IERCIAL A | AUTOMOBILE IN | ISURANCE. | |
|---------------------------------------|---|--|--|--------------|----------------------------|--------------------|--------------------------------|------------|
| NAMED INSURED AND ADDRESS | | | PRODUCERS NAME AND ADDRESS | | | | | |
| VOLNY,RUUD,G | | | The same of the control of the contr | | CIATES INC | | | |
| 414 EMERSON PL UNIONDALE NY 11553 | | | 118-12 AT | | | | | |
| Ur | NIONDALE NY 11 | 553 | | RICHMONI | D HILL NY | 11419 | | |
| POL | ICY PERIOD | Effective 03 | -01-2020 (12:01 | AM) - Expire | s: 03-01 | -2021 (12:01 AM |) | |
| CASE | MODEL YEAR | MAKE | IDENTIFICATIO | ON NUMBER | CLASS | S TERR | UNIT# | PLATE # |
| 1 | 2017 | HONDA | 1HGCR2F54H | A159774 | 9200 | 17 | | |
| DRIVE | R 1. RUUD VC | DLNY | | DRIVER 2. | | | | |
| DRIVE | R 3. | | | DRIVER 4 | | | | |
| DRIVE | R 5. | | | | | | | |
| COVE | RAGES | | | SYMBOL | SYMBOL LIMITS OF LIABILITY | | | PREMIUM |
| BODI | LY INJURY LIABI | LITY | | 7 | | 100,000 EAC | H PERSON | 2,870.00 |
| | | | | | | 300,000 EAC | H ACCIDENT | |
| PROF | PERTY DAMAGE | LIABILITY | | 7 | 7 10,000 EACH | | H ACCIDENT | 699.00 |
| UNINS | SURED MOTORIS | ST | | 7 | | 25,000 EACH PERSON | | 60.00 |
| | | | | | | 50,000 EAC | H ACCIDENT | |
| SUPP | SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORIST | | | EACH PERSON | | H PERSON | | |
| | | | | | | EAC | H ACCIDENT | |
| PERS | ONAL INJURY P | ROTECTION | | - | co | VERAGE LIMITS | | PREMIUM |
| MANDATORY PERSONAL INJURY PROTECTION | | | CTION | 7 | | 50,000 | | 1,091.00 |
| OPTIONAL BASIC ECONOMIC LOSS | | | | | | | | |
| ADDITIONAL PERSONAL INJURY PROTECTION | | | TION | 7 | | 150,000 | | 436.00 |
| AGGREGATE NO-FAULT | | | 200,000 | | | | | |
| MAXIMUM MONTHLY WORK LOSS BENEFIT | | | | | 2,000 | | | |
| DEATH BENEFIT | | | | | 2,000 | | | |
| | | RY EXPENSES (PER | | | | 25 | | |
| | | | e. \$10 Per Registered | d Vehicle | | | | \$10 |
| Amended Premium \$ | | | 5156.00 | | Premium | | \$ 5156.00 | |
| | | | | | | Installment Fe | ee | \$ 225.00 |
| | | | | | | Annual Premi | um | \$ 5381.00 |
| | | | | | | DOWN PAYMENT | | \$ 1031.24 |
| | 25(08/14) EC-NY(03/01) | ENDORSI CA 22 32(11/13 HIC-POLC(08/1 | | (11/13) | | 3 (09/96) | HIC-CAL(03/1 IL U 004(06/18 | |

NOTE: The following notice is required to be shown in the UM/SUM section of the declarations, or in another part of the declarations and referred to by an asterisk(*) in this section if SUM coverage is purchased:

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.

AUTHORIZED SIGNATURE

N. D. S. S. C.