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Coverage	Required Underlying Insurance Schedule		Minimum Underlying Limits
Hired Auto Liability	Bodily Injury and Property Damage (Each Occurrence)		\$ 500,000
	Bodily Injury and Property Damage (Annual Aggregate)		\$ 1,000,000
	--or--		
	Bodily Injury (Each Person/Each Accident)	\$ 500,000 /	\$ 500,000
	Property Damage (Each Accident)		\$ 100,000
	--or--		
	Bodily Injury and Property Damage (Each Accident)		\$ 500,000

Your policy consists of these Declarations, the Commercial Liability Umbrella Coverage Form, and any other forms and endorsements that apply.

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Howell
Secretary

Michael F. Ligon
President