| ACORD CERTIFICATE OF LIABILITY INSURANCE   |  |  |   |   |   |   |          | DATE (MM/DD/YYYY)<br>03/03/2005       |  |
|--|--|--|---|---|---|---|----------|---------------------------------------|--|
| PRODUCER (901)753-4323 FAX (901)753-4365 Cecil Smith Insurance Agency, Inc. 2006 Exeter Road |  |  |   |   | THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTENDIAL TER THE COVERAGE AFFORDED BY THE POLICIES BE   |   |          |                                       |  |
|  |  | Box 382370<br>ntown, TN 38183-2370   |   |   | INSURERS AFFORDING COVERAGE INSURER A CNA Insurance Co INSURER B Continental Casualty Co INSURER C  |   |          | NAIC #                                |  |
|  |  | National Computer Service  | e. Inc.   |   |   |   |          |                                       |  |
|  |  | 1941 Citrona Drive   | ,   | <del></del>   |   |   |          |                                       |  |
|  |  | Fernandina Beach, FL 320   | )34   |   |   |   |          |                                       |  |
|  |  | ŕ  |   | INSURER D   |   |   | $\dashv$ |                                       |  |
|  |  |  |   |   | INSURER E   |   |          | · · · · · · · · · · · · · · · · · · · |  |
|  | VFR  | AGE\$  |   |   |   |   |          |                                       |  |
| A<br>N<br>F  | HE PO<br>NY RE<br>NAY PE<br>POLICII  | DLICIES OF INSURANCE LISTED BELC<br>EQUIREMENT, TERM OR CONDITION<br>ERTAIN, THE INSURANCE AFFORDED<br>ES AGGREGATE LIMITS SHOWN MAY | OF ANY CONTRACT OR OTHER D<br>BY THE POLICIES DESCRIBED H | DOCUMENT WITH I<br>HEREIN IS SUBJEC<br>OCLAIMS        | RESPECT TO WHIC<br>T TO ALL THE TERI  | H THIS CERTIFICATE MAY                      | 'RF      | ISSUED OR                             |  |
| INSF<br>LTR  | ADD'L<br>INSRD   | TYPE OF INSURANCE  | POLICY NUMBER   | POLICY EFFECTIVE<br>DATE (MM/DD/YY)                   | POLICY EXPIRATION<br>DATE (MM/DD/YY)  | LIMIT                                       | s        |                                       |  |
|  |  | GENERAL LIABILITY  | C1069245702   |   | 01/01/2006  | EACH OCCURRENCE                             | \$       | 1,000,000                             |  |
|  |  | X COMMERCIAL GENERAL LIABILITY   |   |   |   | DAMAGE TO RENTED<br>PREMISES (Ea occurence) | \$       | 100,000                               |  |
| Α  |  | CLAIMS MADE X OCCUR  |   |   |   | MED EXP (Any one person)                    | \$       | _5,000                                |  |
|  |  |  |   |   |   | PERSONAL & ADV INJURY                       | \$       | 1,000,000                             |  |
|  |  |  |   |   |   | GENERAL AGGREGATE                           | \$       | 2,0 <b>0</b> 0,000                    |  |
|  |  | GEN'L AGGREGATE LIMIT APPLIES PER.   |   |   |   | PRODUCTS - COMP/OP AGG                      | \$       | 2,0 <b>0</b> 0,000                    |  |
|  |  | X POLICY PRO-<br>JECT LOC  |   |   |   |   |          |                                       |  |
| Α  |  | X ANY AUTO   | C1069245697   | 01/01/2005  | 01/01/2006  | COMBINED SINGLE LIMIT (Ea accident)         | \$       | 1,000,000                             |  |
|  |  | ALL OWNED AUTOS SCHEDULED AUTOS  |   |   |   | BODILY INJURY<br>(Per person)               | \$       |                                       |  |
|  |  | X HIRED AUTOS X NON-OWNED AUTOS  |   |   |   | BODILY INJURY<br>(Per accident)             | \$       |                                       |  |
|  |  |  |   |   |   | PROPERTY DAMAGE<br>(Per accident)           | \$       |                                       |  |
|  |  | GARAGE LIABILITY   |   |   |   | AUTO ONLY - EA ACCIDENT                     | \$       |                                       |  |
|  |  | ANY AUTO   |   |   |   | OTHER THAN AUTO ONLY:  EA ACC AGG           | \$       |                                       |  |
| A  |  | EXCESS/UMBRELLA LIABILITY  | C1069245716   | 01/01/2005  | 01/01/2006  | EACH OCCURRENCE                             | \$       | 4,000,000                             |  |
|  |  | X OCCUR CLAIMS MADE  |   |   |   | AGGREGATE                                   | \$       | 4,000,000                             |  |
|  |  | DEDUCTIBLE   |   |   |   |   | \$       |                                       |  |
|  | ļ  | RETENTION \$   |   |   |   |   | \$       |                                       |  |
| A  | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?  If yes, describe under |  | WC169245733   | 01/01/2005  | 01/01/2006  | X WC STATU- OTH-<br>TORY LIMITS ER          |          |                                       |  |
|  |  |  |   |   |   | E.L. EACH ACCIDENT                          | \$       | 1,000,000                             |  |
|  |  |  |   |   |   | E.L. DISEASE - EA EMPLOYEE                  | \$       | 1,0 <b>0</b> 0,000                    |  |
|  | SPEC   | CIAL PROVISIONS below  |   |   |   | E.L. DISEASE - POLICY LIMIT                 |          | 1,0 <b>0</b> 0,000                    |  |
| В  | ERR  | DRS & OMISSIONS  | 268069291   | 01/01/2005  | 01/01/2006  | \$2,000,000 E<br>\$2,000,000                | AGG      | REGATE                                |  |
|  |  |  |   | ·   |   | \$25,000 DEDUCTIE                           | 3LE      | EACH CLAIM                            |  |
| DES  | CRIPTIO  | ON OF <b>O</b> PERATIONS / LOCATIONS / VEHICLE   | S / EXCLUSIONS ADDED BY ENDORSEN                          | IENT / SPECIAL PROVI                                  | SIONS   |   |          |                                       |  |
| CE   | RTIFI  | CATE HOLDER  |   | CANCELLA  | TION  |   |          |                                       |  |
|  | 8  | FedEx<br>80 FedEx Parkway<br>Collierville , TN 38017   |   | SHOULD ANY EXPIRATION 30 DAYS BUT FAILURE OF ANY KIND | 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 LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.  AUTHORIZED REPRESENTATIVE HERD DAVIS IT /KATHY |   |          |                                       |  |
|  |  |  |   | Harb Davis  |   |   |          |                                       |  |