

Durham & Bates Agencies, Inc

INSURANCE SUMMARY

TYPE OF POLICY: *ForeFront* Portfoliosm: **CRIME Non-liability Coverage Section–Loss Sustained**

PARENT CORPORATION: **ZIDELL MARINE CORPORATION, INC.**

INSURANCE COMPANY: FEDERAL INSURANCE COMPANY
{CHUBB Group of Companies}

POLICY NUMBER: 8170-6690

POLICY DATE AND TERM: May 31, 2004 to May 31, 2005

COVERAGE AND LIMITS OF LIABILITY – Loss Sustained:

(A) Each Loss \$1,000,000 *
* see policy for details
Dishonesty & ERISA Fidelity

Insuring Clauses: Crime Coverage -- including ERISA-Employee Benefit Plans

Deductibles:

Insuring Clause A, B, C, D & E \$ 10,000 each Loss
[No Deductible applies to Employee Benefit Plan coverage.]

Insuring Clause H \$ 1,000

ENDORSEMENTS – Crime Section:

No. 1 Amends Definition of Employee – to incl independent contractor under written contract while performing within scope...

No. 2 Amends Definition of Employee – to incl former or retired retained as consultants under written contract

PREMIUM: \$ included in Total annual premium for all *ForeFront* Coverage Sections

Applicable to *all ForeFront* Coverage Sections:

WHERE DO I SEND CLAIM NOTIFICATION?

A *CLAIM* means a written notice or written demand for monetary damages, a charge, complaint, or other notice related to actual or alleged *Wrongful Acts*;...for full details refer to each Coverage Section under your policy. IMPORTANT: refer to Policy Coverage Sections for **Definitions** & claim **Notice** Provisions/Conditions

Give immediate written notice of Claims or Potential Claims to:

National Claims Dept.
Chubb Group of Insurance Companies
15 Mountain View Road
Warren, New Jersey 07059

Or

Send it to us and we will forward it on your behalf. In any event, please be sure to Send a copy by mail or fax to:

Durham and Bates Agencies
720 SW Washington, Suite 250
Portland, OR 97205

Office fax: 503-221-0540

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