

**ACORD. CERTIFICATE OF INSURANCE**

ISSUE DATE (MM/DD/YY)

04/16/92

## PRODUCER

JOHNSON & HIGGINS  
125 BROAD STREET  
NEW YORK, NEW YORK 10004

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.

## COMPANIES AFFORDING COVERAGE

COMPANY  
LETTER

A

Hartford Fire Ins. Co.

COMPANY  
LETTER

B

Hartford Accident &amp; Indemnity Co.

COMPANY  
LETTER

C

Twin City Fire Ins. Co.

COMPANY  
LETTER

D

Hartford Underwriters Ins. Co.

COMPANY  
LETTER

E

INSURED Philip Morris Companies Inc. & its  
Subsidiary Co.s including  
Capri Sun, Inc. a division of  
Philip Morris Companies, Inc.  
120 Park Avenue  
New York, New York 10017

## COVERAGES

THIS IS TO CERTIFY THAT 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY				1,000,000
A	X COMMERCIAL GENERAL LIABILITY	10JSEC35120E	5/1/92	5/1/93	GENERAL AGGREGATE \$ 1,000,000
A	CLAIMS MADE X OCCUR, OWNER'S & CONTRACTOR'S PROT.	10CSEC35121E			PRODUCTS-COMP/OP AGG. \$ 1,000,000 PERSONAL & ADV. INJURY \$ 1,000,000 EACH OCCURRENCE \$ 1,000,000 FIRE DAMAGE (Any one fire) \$ 1,000,000 MED. EXPENSE (Any one person) \$ 10,000
	AUTOMOBILE LIABILITY				
A	X ANY AUTO	10CSEC35119E	5/1/92	5/1/93	COMBINED SINGLE LIMIT \$ 1,000,000
B	X ALL OWNED AUTOS	10CSEC35116E (MA)			BODILY INJURY (Per person) \$
C	X SCHEDULED AUTOS	10CSEC35117E (NJ)			BODILY INJURY (Per accident) \$
	X HIRED AUTOS				PROPERTY DAMAGE \$
	X NON-OWNED AUTOS				
	X GARAGE LIABILITY				
	EXCESS LIABILITY				EACH OCCURRENCE \$ AGGREGATE \$
	UMBRELLA FORM				
	OTHER THAN UMBRELLA FORM				
C	WORKER'S COMPENSATION	10WBRP28119E	5/1/92	5/1/93	STATUTORY LIMITS
D	AND	10WLC35132E (LA)			EACH ACCIDENT \$ 500,000
D	EMPLOYERS' LIABILITY	10WLC35131E			DISEASE-POLICY LIMIT \$ 500,000 DISEASE-EACH EMPLOYEE \$ 500,000
	OTHER				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

2063196195

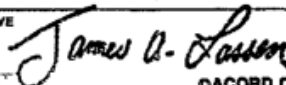
## CERTIFICATE HOLDER

Thweatt & Heldman Brokerage  
P. O. Box 11520  
Nashville, TN 37211

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE  
EXPIRATION DATE THEREOF, THE ISSUING COMPANY 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 COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



ACORD 25-S (7/90)

ACORD CORPORATION 1990