IMPORTANT NOTICE TO OUR U. S. POLICYHOLDERS WHO FLY IN CANADIAN OR MEXICAN AIRSPACE

• Canadian Minimum Liability Limits Requirements

Canadian law requires that owners and operators of private aircraft in Canadian airspace carry minimum limits of liability. The limits are based on seating capacity and maximum take-off weight.

This policy may not provide the minimum liability limits required in Canada.

If this is a non-owned aircraft policy, your coverage allows you to fly a variety of aircraft for which there may be different minimum liability requirements in Canada. It is the responsibility of each operator to make sure that he/she carries the minimum amounts required.

Mexico Warning

Unless you have aircraft insurance issued by a company on a policy accepted in Mexico you may spend many hours or days in jail, if you have an accident in Mexico. You should confirm that your policy issued by us is accepted in Mexico prior to your travel to that country. If you are told or are concerned that our policy will not be accepted you should secure insurance from a company licensed under the laws of Mexico to write insurance in order to avoid complications and some other penalties possible under the laws of Mexico, including the possible impoundment of your aircraft.

NON-COMMERCIAL AIRCRAFT POLICY No. <u>NC-100118805104</u>	CE F1	RTS/FORMS F232		
	Phone: 800 638 8440			
DATA PAGE				
 Policyholder and Address: K S Flying Club Inc C/O Justin Reed Treas 622 Elm Street Minneapolis, KS 67467 	2. Lie	nholder and Address	:	
 3. Policy Period : Mo. Day Yr. Mo. Day Yr. Mo. Day Y 07/31/2014 To 07/30/2015 	r. Ye	craft Description: Re ar Make and Mod 75 PIPER		Based In KS
(12:00:01 A.M. to 11:59:59 P.M. local time at yc		PA-28R-200		
 Insurance is provided for the coverages f which limits of liability are shown below: 	or			ANNUAL
COVERAGES	LIMITS OF LIABI	LITY		PREMIUMS
A Bodily Injury (Including Occupants) and Property Damage Liability	\$ 100,000 each person	\$ 1,000,000 property damage	\$ 1,000,000 each accident	
B Aircraft Damage (Including In Flight) Less deductible	\$ 55,000 insured value	\$ 5,000 not in motion deductible	\$ 5,000 in motion deductible	
C Medical Expenses	\$ 5	,000 each occupant		
Endorsements at time of issue KS0001 132 This policy includes these premium credits:				
			OTAL PREMIUM	
The limits shown are the limits you have selecter AVAILABLE. If you wish to change these limits,		Ξ	TOTAL	\$
6. Approved Pilot(s): This policy applies with the following pilots with pilot) issued by the pilot pilot.	vho holds a currently	aircraft is in flight , o effective Pilot Certit	only while being op ficate (unless a pre	erated by one of e-solo student

- A. No named pilots.
- **B.** Commercial pilots in the employ of an FAA approved aircraft repair station in connection with inspections or repairs to be or that have been performed on the insured aircraft; or, by an FAA inspector or any Certificated Flight Instructor while accompanied by an approved pilot for the purpose of instructing that person (XB02).

Continued on back, if applicable

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9/11/2014

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(Authorized Signature)

6. Approved Pilots (continued) --

- **C.** Any flying club member who meets all of the following requirements:
 - 1. has a Private, Commercial, or Airline Transport Pilot certificate;
 - 2. has a current and effective medical certificate;
 - 3. satisfies the FAA's flight review requirements;
 - 4. has at least 100 hours of total logged flight time;
 - 5. has at least the following logged pilot time in the same make and model as the insured aircraft prior to acting as pilot in command:
 - a. 10 hours if member has less than 50 hours of logged pilot time in retractable gear aircraft; or;
 - b. 5 hours if member has 50 or more hours of logged flight time in retractable gear aircraft; or;
 - c. 1 hour if member has 500 or more hours total logged flight time and 100 or more hours in retractable gear aircraft;
 - has at least 3 hours logged pilot time in the same make and model as the insured aircraft in the preceding 180 days, or has taken and passed a currency check-out in the insured aircraft, and written approval from a Certified Flight Instructor in the preceding 45 days;
 - 7. has received a check-out from, and written approval of, a Certificated Flight Instructor in the same make and model as the insured aircraft.

A member may receive dual flight instruction in the insured aircraft from a Certificated Flight Instructor to meet these requirements.

You agree with us that certain portions of this Policy are amended as follows:

- I. Definition 12 of DEFINITIONS USED IN THIS POLICY is replaced by the following:
 - 12. "Insured person" means:
 - a. you;
 - b. anyone who is a member of **your** flying club;
 - c. anyone who has an ownership interest in **your** flying club;
 - d. a person or organization using, or responsible for the use of, **your insured aircraft** with **your** permission. However, persons or organizations while engaged in:
 - 1. making;
 - 2. repairing;
 - 3. servicing;
 - 4. selling;
 - 5. fueling;
 - 6. towing;
 - 7. chartering;
 - 8. renting;

any aircraft or any aircraft component; or while:

- 9. operating an airport, hangar, aircraft tiedown or parking facility, flying club or flight training facility;
- 10. providing pilot, crew or flight instruction services;

are not **insured persons** when the **accident** arises out of, or occurs during, the conduct of such activities. Flying club members or organizations conducting any of the above activities are not **insured persons** even if they would otherwise be considered an **insured person** by virtue of Item 12 b or 12 c above.

II. Exclusion 4 of ADDITIONAL EXCLUSIONS APPLYING TO COVERAGE A is replaced by the following:

This coverage does not apply to:

- 4. **Bodily injury** to:
 - a. an occupant unless Item 5 of the Data Page shows "including occupants";
 - an employee of any insured person when workers' compensation is available or required to compensate the employee of the insured person against whom the claim is made;
 - c. an insured person, while operating an insured aircraft;

The information below is required only when this Endorsement is issued after preparation of your policy

AIRPORT USE - AIRPORT HANGAR ENDORSEMENT

You have a written airport use or airport hangar agreement for your insured aircraft with the party shown below.

We agree to include them as an "insured person" under that definition in your Policy. We also agree to waive our recovery rights against them for loss to your insured aircraft (you do, too).

We agree to these changes provided their liability for **bodily injury**, **property damage**, or **loss** arises out of their agreement to let **you** use their airport or their hangar. THESE CHANGES DO NOT APPLY WHEN THEIR LIABILITY ARISES OUT OF THEIR MANUFACTURE, REPAIR, SERVICE, SALE, OR USE OF **YOUR INSURED AIRCRAFT**.

We will notify this **insured person** when **your** Policy is cancelled. Notice will be sent at least 30 days before the cancellation date. Only 10 days' notice (or that notice required by **your** state, if more) will be given if **we** cancel for nonpayment of premium.

If this **insured person** has other liability insurance, that insurance shall apply first. The addition of this **insured person** to **your** Policy does not increase the Limits of Liability provided.

City of Manhattan

Airport Manager 5500 Ft Riley Blvd Ste 120 Manhattan, KS 66502

The information below is required only when this Endorsement is issued after preparation of your policy

NON-COMMERCIAL AIRCRAFT POLICY No. <u>NC-100118805104</u>	CEF F1	rts/forms F232	
	Phone: 800 638 8440 Fax: 800 863 3338		
DATA PAGE			
 Policyholder and Address: K S Flying Club Inc C/O Justin Reed Treas 622 Elm Street Minneapolis, KS 67467 	2. Lienholder and Address		
 Policy Period : Mo. Day Yr. Mo. Day 07/31/2014 To 07/30/20 			ased In KS
(12:00:01 A.M. to 11:59:59 P.M. local time at)			
5. Insurance is provided for the coverages which limits of liability are shown below		ANNUAL	
COVERAGES		* + 000 000	PREMIUMS
A Bodily Injury (Including Occupants) and Property Damage Liability	\$ 100,000 \$ 1,000,000 each person property damage	\$ 1,000,000 each accident	
B Aircraft Damage (Including In Flight) Less deductib	e \$ 40,000 \$ 200 insured value not in motion deductible	\$ 200 in motion deductible	
C Medical Expenses	\$ 5,000 each occupant		
Endorsements at time of issue KS0001 13 This policy includes these premium credits			
		OTAL PREMIUM	
The limits shown are the limits you have selec AVAILABLE. If you wish to change these limits		TOTAL)
6. Approved Pilot(s): This policy applies the following pilots pilot) issued by the	when your insured aircraft is in flight , o who holds a currently effective Pilot Certif FAA :	nly while being ope ficate (unless a pre-	rated by one of solo student

- A. No named pilots.
- **B.** Commercial pilots in the employ of an FAA approved aircraft repair station in connection with inspections or repairs to be or that have been performed on the insured aircraft; or, by an FAA inspector or any Certificated Flight Instructor while accompanied by an approved pilot for the purpose of instructing that person (XB02).

Continued on back, if applicable

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9/11/2014

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erener Inc

(Authorized Signature)

6. Approved Pilots (continued) --

- C.
- Any flying club member who meets all of the following requirements:
 has a current and effective medical certificate (unless a pre-solo student pilot);
 satisfies the FAA's flight review requirements;
 has at least 10 hours in tailwheel-equipped aircraft (if insured aircraft is tailwheel-equipped);
 has received a check-out from, and written approval of, a certificated flight instructor in the same make and model as the insured aircraft.

You agree with us that certain portions of this Policy are amended as follows:

- I. Definition 12 of DEFINITIONS USED IN THIS POLICY is replaced by the following:
 - 12. "Insured person" means:
 - a. you;
 - b. anyone who is a member of **your** flying club;
 - c. anyone who has an ownership interest in **your** flying club;
 - d. a person or organization using, or responsible for the use of, **your insured aircraft** with **your** permission. However, persons or organizations while engaged in:
 - 1. making;
 - 2. repairing;
 - 3. servicing;
 - 4. selling;
 - 5. fueling;
 - 6. towing;
 - 7. chartering;
 - 8. renting;

any aircraft or any aircraft component; or while:

- 9. operating an airport, hangar, aircraft tiedown or parking facility, flying club or flight training facility;
- 10. providing pilot, crew or flight instruction services;

are not **insured persons** when the **accident** arises out of, or occurs during, the conduct of such activities. Flying club members or organizations conducting any of the above activities are not **insured persons** even if they would otherwise be considered an **insured person** by virtue of Item 12 b or 12 c above.

II. Exclusion 4 of ADDITIONAL EXCLUSIONS APPLYING TO COVERAGE A is replaced by the following:

This coverage does not apply to:

- 4. **Bodily injury** to:
 - a. an **occupant** unless Item 5 of the Data Page shows "including **occupants**";
 - an employee of any insured person when workers' compensation is available or required to compensate the employee of the insured person against whom the claim is made;
 - c. an insured person, while operating an insured aircraft;

The information below is required only when this Endorsement is issued after preparation of your policy

AIRPORT USE - AIRPORT HANGAR ENDORSEMENT

You have a written airport use or airport hangar agreement for your insured aircraft with the party shown below.

We agree to include them as an "insured person" under that definition in your Policy. We also agree to waive our recovery rights against them for loss to your insured aircraft (you do, too).

We agree to these changes provided their liability for **bodily injury**, **property damage**, or **loss** arises out of their agreement to let **you** use their airport or their hangar. THESE CHANGES DO NOT APPLY WHEN THEIR LIABILITY ARISES OUT OF THEIR MANUFACTURE, REPAIR, SERVICE, SALE, OR USE OF **YOUR INSURED AIRCRAFT**.

We will notify this **insured person** when **your** Policy is cancelled. Notice will be sent at least 30 days before the cancellation date. Only 10 days' notice (or that notice required by **your** state, if more) will be given if **we** cancel for nonpayment of premium.

If this **insured person** has other liability insurance, that insurance shall apply first. The addition of this **insured person** to **your** Policy does not increase the Limits of Liability provided.

City of Manhattan

Airport Manager 5500 Ft Riley Blvd Ste 120 Manhattan, KS 66502

The information below is required only when this Endorsement is issued after preparation of your policy

NON-COMMERCIAL AIRCRAFT POLICY No. <u>NC-100118805104</u>	CEI F1	rts/forms F232	
	Phone: 800 638 8440 Fax: 800 863 3338		
DATA PAGE			
 Policyholder and Address: K S Flying Club Inc C/O Justin Reed Treas 622 Elm Street Minneapolis, KS 67467 	2. Lienholder and Address	:	
 3. Policy Period : Mo. Day Yr. Mo. Day Yr 07/31/2014 To 07/30/2015 	1976 CESSNA		ased In KS
(12:00:01 A.M. to 11:59:59 P.M. local time at you 5. Insurance is provided for the coverages for			
which limits of liability are shown below: COVERAGES	LIMITS OF LIABILITY		ANNUAL PREMIUMS
A Bodily Injury (Including Occupants) and Property Damage Liability	\$ 100,000 \$ 1,000,000 each person property damage	\$ 1,000,000 each accident	
B Aircraft Damage (Including In Flight) Less deductible	\$ 30,000 insured value deductible	\$ 5,000 in motion deductible	
C Medical Expenses	\$ 5,000 each occupant		
Endorsements at time of issue KS0001 1323 This policy includes these premium credits: ;			
		OTAL PREMIUM	
The limits shown are the limits you have selected AVAILABLE. If you wish to change these limits, p		TOTAL	3
	hen your insured aircraft is in flight , o ho holds a currently effective Pilot Certif FAA:		

- A. No named pilots.
- **B.** Commercial pilots in the employ of an FAA approved aircraft repair station in connection with inspections or repairs to be or that have been performed on the insured aircraft; or, by an FAA inspector or any Certificated Flight Instructor while accompanied by an approved pilot for the purpose of instructing that person (XB02).

Continued on back, if applicable

	COUNTERSIGNED:	
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9/11/2014

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erener Inc

(Authorized Signature)

6. Approved Pilots (continued) --

- C.
- Any flying club member who meets all of the following requirements:
 has a current and effective medical certificate (unless a pre-solo student pilot);
 satisfies the FAA's flight review requirements;
 has at least 10 hours in tailwheel-equipped aircraft (if insured aircraft is tailwheel-equipped);
 has received a check-out from, and written approval of, a certificated flight instructor in the same make and model as the insured aircraft.

You agree with us that certain portions of this Policy are amended as follows:

- I. Definition 12 of DEFINITIONS USED IN THIS POLICY is replaced by the following:
 - 12. "Insured person" means:
 - a. you;
 - b. anyone who is a member of **your** flying club;
 - c. anyone who has an ownership interest in **your** flying club;
 - d. a person or organization using, or responsible for the use of, **your insured aircraft** with **your** permission. However, persons or organizations while engaged in:
 - 1. making;
 - 2. repairing;
 - 3. servicing;
 - 4. selling;
 - 5. fueling;
 - 6. towing;
 - 7. chartering;
 - 8. renting;

any aircraft or any aircraft component; or while:

- 9. operating an airport, hangar, aircraft tiedown or parking facility, flying club or flight training facility;
- 10. providing pilot, crew or flight instruction services;

are not **insured persons** when the **accident** arises out of, or occurs during, the conduct of such activities. Flying club members or organizations conducting any of the above activities are not **insured persons** even if they would otherwise be considered an **insured person** by virtue of Item 12 b or 12 c above.

II. Exclusion 4 of ADDITIONAL EXCLUSIONS APPLYING TO COVERAGE A is replaced by the following:

This coverage does not apply to:

- 4. **Bodily injury** to:
 - a. an **occupant** unless Item 5 of the Data Page shows "including **occupants**";
 - an employee of any insured person when workers' compensation is available or required to compensate the employee of the insured person against whom the claim is made;
 - c. an insured person, while operating an insured aircraft;

The information below is required only when this Endorsement is issued after preparation of your policy

AIRPORT USE - AIRPORT HANGAR ENDORSEMENT

You have a written airport use or airport hangar agreement for your insured aircraft with the party shown below.

We agree to include them as an "insured person" under that definition in your Policy. We also agree to waive our recovery rights against them for loss to your insured aircraft (you do, too).

We agree to these changes provided their liability for **bodily injury**, **property damage**, or **loss** arises out of their agreement to let **you** use their airport or their hangar. THESE CHANGES DO NOT APPLY WHEN THEIR LIABILITY ARISES OUT OF THEIR MANUFACTURE, REPAIR, SERVICE, SALE, OR USE OF **YOUR INSURED AIRCRAFT**.

We will notify this **insured person** when **your** Policy is cancelled. Notice will be sent at least 30 days before the cancellation date. Only 10 days' notice (or that notice required by **your** state, if more) will be given if **we** cancel for nonpayment of premium.

If this **insured person** has other liability insurance, that insurance shall apply first. The addition of this **insured person** to **your** Policy does not increase the Limits of Liability provided.

City of Manhattan

Airport Manager 5500 Ft Riley Blvd Ste 120 Manhattan, KS 66502

The information below is required only when this Endorsement is issued after preparation of your policy

AIF	CRAFT POLICY . <u>NC-100118805104</u>	Avemco Ins 411 Aviatio Frederi Phone: 800 638	CEF F1(x2)	RTS/FORM F2	S 232			
DA	TA PAGE							
1.	Policyholder and Address: K S Flying Club Inc C/O Justin Reed Treas 622 Elm Street Minneapolis, KS 67467	2.	Co 72 Po	nholder and Address ommerce Bank 7 Poyntz Ave Box 1087 anhattan, KS 665				
	Policy Period : Mo. Day Yr. Mo. Day Yr. 07/31/2014 (12:00:01 A.M. to 11:59:59 P.M. local time at you Insurance is provided for the coverages fo	ı r address)	Airo Yea 19		eg. No.: 917 del		ased In KS	
	which limits of liability are shown below: DVERAGES	LIMITS OF LI		ITV			ANNUA PREMIUI	
A	Bodily Injury (Including Occupants) and Property Damage Liability	\$ 100,00 each person		\$ 1,000,000 property damage	\$ 1,00 each acci e	0,000 dent		
В	Aircraft Damage (Including In Flight) Less deductible	\$ 95,0 insured valu		\$ 300 not in motion deductible	\$ in motior deductible	300 n		
С	Medical Expenses	\$	5,	000 each occupant				
	dorsements at time of issue KS0001 1323 is policy includes these premium credits: ;							
					OTAL PREI	MIUM		
Th A\	e limits shown are the limits you have selected. AILABLE. If you wish to change these limits, pl	. OTHER LIMITS lease contact us.	ARE	<u> </u>				

6. Approved Pilot(s): This policy applies when **your insured aircraft** is **in flight**, only while being operated by one of the following pilots who holds a currently effective Pilot Certificate (unless a pre-solo student pilot) issued by the **FAA**:

- A. No named pilots.
- **B.** Commercial pilots in the employ of an FAA approved aircraft repair station in connection with inspections or repairs to be or that have been performed on the insured aircraft; or, by an FAA inspector or any Certificated Flight Instructor while accompanied by an approved pilot for the purpose of instructing that person (XB02).

Continued on back, if applicable

COUNTERSIGNED:	
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9/11/2014

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(Authorized Signature)

6. Approved Pilots (continued) --

- C.
- Any flying club member who meets all of the following requirements:
 has a current and effective medical certificate (unless a pre-solo student pilot);
 satisfies the FAA's flight review requirements;
 has at least 10 hours in tailwheel-equipped aircraft (if insured aircraft is tailwheel-equipped);
 has received a check-out from, and written approval of, a certificated flight instructor in the same make and model as the insured aircraft.

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 - 12. "Insured person" means:
 - a. you;
 - b. anyone who is a member of **your** flying club;
 - c. anyone who has an ownership interest in **your** flying club;
 - d. a person or organization using, or responsible for the use of, **your insured aircraft** with **your** permission. However, persons or organizations while engaged in:
 - 1. making;
 - 2. repairing;
 - 3. servicing;
 - 4. selling;
 - 5. fueling;
 - 6. towing;
 - 7. chartering;
 - 8. renting;

any aircraft or any aircraft component; or while:

- 9. operating an airport, hangar, aircraft tiedown or parking facility, flying club or flight training facility;
- 10. providing pilot, crew or flight instruction services;

are not **insured persons** when the **accident** arises out of, or occurs during, the conduct of such activities. Flying club members or organizations conducting any of the above activities are not **insured persons** even if they would otherwise be considered an **insured person** by virtue of Item 12 b or 12 c above.

II. Exclusion 4 of ADDITIONAL EXCLUSIONS APPLYING TO COVERAGE A is replaced by the following:

This coverage does not apply to:

- 4. **Bodily injury** to:
 - a. an occupant unless Item 5 of the Data Page shows "including occupants";
 - an employee of any insured person when workers' compensation is available or required to compensate the employee of the insured person against whom the claim is made;
 - c. an insured person, while operating an insured aircraft;

The information below is required only when this Endorsement is issued after preparation of your policy

AIRPORT USE - AIRPORT HANGAR ENDORSEMENT

You have a written airport use or airport hangar agreement for your insured aircraft with the party shown below.

We agree to include them as an "insured person" under that definition in your Policy. We also agree to waive our recovery rights against them for loss to your insured aircraft (you do, too).

We agree to these changes provided their liability for **bodily injury**, **property damage**, or **loss** arises out of their agreement to let **you** use their airport or their hangar. THESE CHANGES DO NOT APPLY WHEN THEIR LIABILITY ARISES OUT OF THEIR MANUFACTURE, REPAIR, SERVICE, SALE, OR USE OF **YOUR INSURED AIRCRAFT**.

We will notify this **insured person** when **your** Policy is cancelled. Notice will be sent at least 30 days before the cancellation date. Only 10 days' notice (or that notice required by **your** state, if more) will be given if **we** cancel for nonpayment of premium.

If this **insured person** has other liability insurance, that insurance shall apply first. The addition of this **insured person** to **your** Policy does not increase the Limits of Liability provided.

City of Manhattan

Airport Manager 5500 Ft Riley Blvd Ste 120 Manhattan, KS 66502

The information below is required only when this Endorsement is issued after preparation of your policy

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THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSUR INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLA POLICY INFORMATION CERTIFICATE NUMBER:													R DOCUMEN ⁻ D HERIN IS SI	T WITH RE	SPECT TO WI	HICH THIS						
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	y of Manha	-	сп										CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE									
Airport Manager 5500 Ft Riley Blvd Ste 120											EXF	PIRATION DATE	THERE	OF, NOTICE	WILL BE D							
Manhattan, KS 66502													AUT	HORIZED REPRE								

ACORD CERTIFICATE OF AIRCRAFT INSURANCE

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THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to																			
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