

State of New Hampshire

DEPARTMENT OF ADMINISTRATIVE SERVICES
OFFICE OF THE COMMISSIONER
25 Capitol Street – Room 120
Concord, New Hampshire 03301

85 Jm

LINDA M. HODGDON
Commissioner
(603) 271-3201

JOSEPH B. BOUCHARD
Assistant Commissioner
(603) 271-3204

Bureau of Public Works
Design and Construction
Project No. 80748 – Contract B

August 18, 2014

Her Excellency, Governor Margaret Wood Hassan
and the Honorable Council
State House
Concord, New Hampshire 03301

REQUESTED ACTION

1). Authorize the Bureau of Public Works Design and Construction to enter into a contract with Turnstone Corp. (VC# 169530) Milford, NH, for a total price not to exceed \$803,800, for the cooling Tower Replacement and HVAC Upgrades – 7 & 29 Hazen Drive, Concord, NH. This contract is effective upon Governor and Council approval through February 27, 2015, unless extended in accordance with the contract terms. **84% General Capital Funds, 16% Transfer Funds.**

2). Further authorize the amount of \$2,570 be approved for payment to the Department of Administrative Services, Bureau of Public Works Design and Construction (VC# 177875), for engineering services provided, bringing the total to \$806,370. **100% Transfer funds.**

Funding is available in account titled Department of Administrative Services as follows:

01-14-14-146030-12530000 Morton Bldg Cooling Tower (80750) SFY15
034-500162 – Repair/Renovations Bldgs \$ 160,348

Funding is available in account titled Department of Administrative Services as follows:

01-14-14-140030-12490000 Statewide Energy Improvements
034-500162 – Contractual Maint. – Bldg. & Grounds \$ 41,000

Funding is available in account titled Department of Administrative Services as follows:

01-14-14-141510-29520000	DOT Buildings (80816)	
048-500226	– Contractual Maint. – Bldg. & Grounds	\$ 44,452
048-500226	- BPW Fees Interagency	<u>670</u>
	Sub-Total	\$ 45,122

Funding is available in account titled Department of Administrative Services as follows:

01-14-14-146030-12520000	DHHS HVAC Repair (80796)	
048-500226	- Contractual Maint Bldg. & Grounds	\$ 476,300

Funding is available in account titled Department of Administrative Services as follows:

01-14-14-14141510-20300000	HHS Building (80815)	
048-500226	- Contractual Maint Bldg. & Grounds	\$ 81,700
103-502662	- BPW Fees Interagency	<u>\$ 1,900</u>
	Sub-Total	\$ 83,600
	Grand Total	\$ 806,370

EXPLANATION

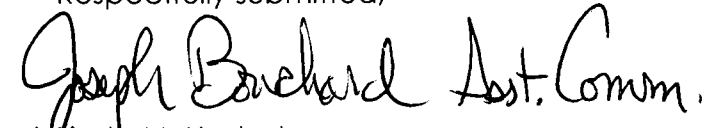
Per Chapter 195:1, II, B, 3, Laws of 2013, for the Morton Building Cooling Tower, Chapter 195:1, A, 2, Laws of 2013, for Statewide Energy Efficiency Improvements, Chapter 195:1, II, B, 2, Laws of 2013 for DHHS HVAC Repairs. The project will include the removal and replacement of the existing Cooling Tower at 7 Hazen Drive. In addition, at 29 Hazen Drive HVAC repairs will include removal and replacement of the feed water tank, expansion tanks, condensate pumps and adding a flash tank, in the boiler room. On the roof it will include removal and replacement of 10 coils at the east and west air handlers.

The contractor has been pre-qualified by the Department of Transportation. The contract has been approved by the Attorney General as to form and execution; and the Department of Administrative Services has certified that the necessary funds are available. Copies of the fully executed contract are on file at the Secretary of State's Office and the Department of Administrative Services, Bureau of Public Works Design and Construction.

Her Excellency, Governor Margaret Wood Hassan
and the Honorable Council
August 13, 2014
Page 3 of 3

Attached please find a copy of the tabulation of bids for this project along with the contract supplemental information sheet.

Respectfully submitted,


for Linda M. Hodgdon
Commissioner

Department Estimate: \$700,000
Contract Amount: \$803,800 (negotiated)

CONTRACT SUPPLEMENTAL INFORMATION SHEET

PROJECT: BPW Project No. 80748, Contract B – Cooling Tower Replacement 7 Hazen Drive and HVAC Upgrades, 29 Hazen Drive, Concord.

DESCRIPTION: At 7 Hazen Drive we will remove and replace the existing cooling tower. In addition, at 29 Hazen Drive we will complete HVAC repairs including replacing the feed water tank, expansion tanks and condensate pumps. We will also be adding a flash tank in the boiler room. On the roof we plan to replace 10 heating and cooling coils in the east and west wing air handlers.

EXPLANATION: The existing cooling tower at the Morton building is leaking and needs to be replaced. At the Health and Human Services building, the feed water tank, expansion tank and condensate pumps are at the end of life and need to be replaced. The 10 coils on the roof have been leaking and need to be replaced.

OVER ESTIMATE EXPLANATION: The project was over the estimate because of the cost of working on nights and weekends and cost of equipment.

NEGOTIATION EXPLANATION: The base bid was reduced \$106,200 from \$910,000 to \$803,800 as follows:

Bid item #1 Cooling tower work was reduced \$12,200 for the electrical work related to the cooling tower replacement. This work will be accomplished with in house electricians.

Bid Item #2 Allowance for the cooling tower work was reduced \$15,000 from \$20,000 to \$5,000.

Bid Item #3 HVAC work at 29 Hazen Drive was reduced \$64,000 from \$597,000 to \$533,000 by removing the installation of 3 split air conditioning units. This will be accomplished at a later date possibly with in-house forces.

Allowance #2 Allowance for HVAC work reduced \$15,000 from \$40,000 to \$25,000.

DEPARTMENT .

ESTIMATE: \$700,000

LOW BID: \$803,800 (negotiated)

BIDDER SUMMARY

PROJECT NAME: COOLING TOWER REPLACEMENT AND HVAC UPGRADES NON-FEDERAL 80748-B
PROJECT NUMBER: 80748-B
COUNTY: MERRIMACK COUNTY 013
BID OPENING DATE: 07/10/2014
SCOPE OF WORK: REMOVE AND REPLACE EXISTING COOLING TOWER
LOCATION: 7 HAZEN DRIVE AND 29 HAZEN DRIVE, CONCORD NH
COMPLETION DATE: 02/27/2015

BID RESULTS

A TURNSTONE CORP (B001) - 51 FRANKLIN ST MILFORD, NH 03055-3705 \$ 910,000.00 ACCEPTED
B MERIDIAN CONSTRUCTION CORP (B001) - 32 ARTISAN COURT 4 GILFORD, NH 03249 \$ 1,055,000.00 ACCEPTED

Negotiated Amount = \$ 803,800

BUREAU OF PUBLIC WORKS
 Award to Turnstone Corp
 Hold for Negotiation
 Cancel Contract
User Agency NH DAS
Authorized by [Signature]
Date 08042017

ITEM NO.	DESCRIPTION	PS&E			A		
		UNIT	QUANTITY	UNIT PRICE	TOTAL	UNIT PRICE	TOTAL
901.00	REMOVE AND REPLACE COOLING TOWER PER PLANS AND SPECS	EA	1.00	\$ 200,000.00	\$ 200,000.00	\$ 253,000.00	\$ 253,000.00
902.00	ALLOWANCE #1 PER SPECIFICATIONS SECTION 01200 FOR BID ITEM 1	\$	20,000.00	\$ 1.00	\$ 20,000.00	\$ 1.00	\$ 20,000.00
903.00	UPDATE HVAC PER PLANS AND SPECS EXCLUDING BID ITEM 1	EA	1.00	\$ 440,000.00	\$ 440,000.00	\$ 597,000.00	\$ 597,000.00
904.00	ALLOWANCE #2 PER SPECIFICATIONS SECTION 01200 FOR BID ITEM 3	\$	40,000.00	\$ 1.00	\$ 40,000.00	\$ 1.00	\$ 40,000.00
					\$ 700,000.00		\$ 910,000.00

ITEM NO.	DESCRIPTION	UNIT	QUANTITY	PS&E		TOTAL	UNIT PRICE	TOTAL	B	TOTAL
				UNIT PRICE	TOTAL					
901.00	REMOVE AND REPLACE COOLING TOWER PER PLANS AND SPECS	EA	1.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 375,000.00	\$ 375,000.00	\$	\$ 375,000.00
902.00	ALLOWANCE #1 PER SPECIFICATIONS SECTION 01200 FOR BID ITEM 1	\$	20,000.00	\$ 1.00	\$ 20,000.00	\$ 20,000.00	\$ 1.00	\$ 20,000.00	\$	\$ 20,000.00
903.00	UPDATE HVAC PER PLANS AND SPECS EXCLUDING BID ITEM 1	EA	1.00	\$ 440,000.00	\$ 440,000.00	\$ 440,000.00	\$ 620,000.00	\$ 620,000.00	\$	\$ 620,000.00
904.00	ALLOWANCE #2 PER SPECIFICATIONS SECTION 01200 FOR BID ITEM 3	\$	40,000.00	\$ 1.00	\$ 40,000.00	\$ 40,000.00	\$ 1.00	\$ 40,000.00	\$	\$ 40,000.00
					\$ 700,000.00	\$ 700,000.00			\$	\$ 1,055,000.00



CONSTRUCTION MANAGER

DESIGN/BUILDER

GENERAL CONTRACTOR

July 22, 2014

Department of Administration
Bureau of Public Works
John O. Morton Building - Rm 250
POB 483 - 7 Hazen Drive
Concord, NH 03302

RE: Cooling Tower Replacement and HVAC Upgrades Project #80748 Contract B

Dear Mr. David W. Goulet,

Turnstone Corporation proposes the following as reductions/changes in the scope of work for the above mentioned project:

<i><u>(Bid Item No. 1) COOLING TOWER at 7 Hazen Drive</u></i>	\$253,000.00
1. Remove Electrical work – Plans and Specifications	(<u>\$ 12,200.00</u>)
Revised Total for Bid Item No. 1	\$ 240,800.00
<i><u>(Bid Item No. 2) ALLOWANCE No. 1</u></i>	\$20,000.00
Reduce to \$5,000	(<u>\$15,000.00</u>)
Revised Total for Bid Item No. 2	\$5,000.00
<i><u>(Bid Item No. 3) HVAC WORK at 29 Hazen Drive</u></i>	\$597,000.00
1. Remove overtime work related to <u>Heat Pumps</u> for GC – Plans and Specifications	\$ 2,000.00
2. Remove split system in its entirety– Plans and Specifications	<u>\$47,000.00</u>
3. Remove Electrical work– Plans and Specifications	<u>\$15,000.00</u>
Revised Total for Bid Item No. 3	\$533,000.00



turnstone
corporation

(Bid item No. 4) ALLOWANCE No. 2 \$40,000.00

Reduce to \$25,000 (\$ 15,000.00)

Revised Total for Bid Item No. 4 \$25,000.00

New Contract Amount: \$803,800.00

Best Regards,



Stacy I. Clark, President



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/6/2014

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 the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER CROSS INSURANCE - LACONIA 155 Court Street Laconia NH 03246	CONTACT NAME: Janice Bagley, CIC
	PHONE (A/C No. Ext): (603) 524-2425 FAX (A/C No.): (603) 524-3666 E-MAIL ADDRESS: jbagley@crossagency.com
INSURED Turnstone Corporation 51 Franklin Street Milford NH 03055	INSURER(S) AFFORDING COVERAGE
	INSURER A: Fireman's Ins. Co. of
	INSURER B: Acadia Ins Co.
	INSURER C:
	INSURER D:
	INSURER E:

COVERAGES CERTIFICATE NUMBER: **CL141799927** REVISION NUMBER:

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			CPA0065107-23	12/31/2013	12/31/2014	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 250,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 5,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
							\$
A	AUTOMOBILE LIABILITY			CAA0065120-24	12/31/2013	12/31/2014	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS	<input type="checkbox"/> NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident) \$
							Uninsured motorist BI-single \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR			CUA0065121-23	12/31/2013	12/31/2014	EACH OCCURRENCE \$ 5,000,000
	<input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						AGGREGATE \$ 5,000,000
	DED RETENTION \$						\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			WPA0095615-21	12/31/2013	12/31/2014	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N	N/A				E.L. EACH ACCIDENT \$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 100,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Re: Cooling Tower Replacement and HVAC Upgrade - Job #80748 Contract B - 7 Hazen Drive and 29 Hazen Drive, Concord.

State of New Hampshire, Department of Administrative Services is an additional insured for ongoing operations performed by or on behalf of Turnstone Corporation when required in a written contract.

CERTIFICATE HOLDER State of New Hampshire Department of Administrative Services PO Box 483 Concord, NH 03302	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE J Bagley, CIC/JB8 <i>Janice Bagley</i>



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/6/2014

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IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER CROSS INSURANCE - LACONIA 155 Court Street Laconia NH 03246	CONTACT NAME: Janice Bagley, CIC PHONE (A/C No. Ext): (603) 524-2425 E-MAIL ADDRESS: jbagley@crossagency.com	FAX (A/C No.): (603) 524-3666
	INSURER(S) AFFORDING COVERAGE	
INSURED State of New Hampshire - Department of c/o Turnstone 51 Franklin Street Milford NH 03055-0539	INSURER A: Acadia Insurance Group, LLC NAIC # 31325	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER: CL148515976** **REVISION NUMBER:**

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			OCP5168340	8/6/2014	8/6/2015	EACH OCCURRENCE \$ 2,000,000
	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$
	<input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR						MED EXP (Any one person) \$
	<input checked="" type="checkbox"/> Owners & Contractors						PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$ 3,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS						PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS						\$
	<input type="checkbox"/> NON-OWNED AUTOS						\$
	UMBRELLA LIAB						EACH OCCURRENCE \$
	<input type="checkbox"/> EXCESS LIAB						AGGREGATE \$
	<input type="checkbox"/> OCCUR						\$
	<input type="checkbox"/> CLAIMS-MADE						\$
	DED						WC STATU-TORY LIMITS
	RETENTION \$						OTH-ER
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						E.L. EACH ACCIDENT \$
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE \$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Re: Cooling Tower Replacement and HVAC Upgrades - Job #80748 Contract B - 7 Hazen Drive and 29 Hazen Drive, Concord NH

CERTIFICATE HOLDER State of New Hampshire Department of Administrative Services PO Box 483 Concord, NH 03302	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE J Bagley, CIC/JB8 <i>Janice Bagley</i>



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
8/6/2014

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY CROSS INSURANCE - LACONIA 155 Court Street Laconia NH 03246		PHONE (A/C, No, Ext): (603) 524-2425	COMPANY Peerless Ins Co 175 Running Hill Road Suite 1A South Portland ME 04106	
FAX (A/C, No): (603) 524-3666	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00178165				
INSURED State of NH- Dept of Administrative Services c/o Turnstone Corporation 51 Franklin Street Milford NH 03055-0539		LOAN NUMBER	POLICY NUMBER IM8993405	
		EFFECTIVE DATE 8/6/2014	EXPIRATION DATE 8/6/2015	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
7 Hazen Drive & 29 Hazen Drive
Concord, NH

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Builders Risk, RC, Special Form	803,800	1,000

REMARKS (including Special Conditions)

Re: Cooling Tower Replacement & HVAC Upgrades, Project #80748 Contract B

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
LOAN #		
AUTHORIZED REPRESENTATIVE Janice Bagley, CIC/JB8 <i>Janice Bagley</i>		