

Charles M. Arlinghaus Commissioner (603) 271-3201

## State of New Hampshire

DEPARTMENT OF ADMINISTRATIVE SERVICES
25 Capitol Street - Room 120
Concord, New Hampshire 03301



Joseph B. Bouchard Assistant Commissioner (603) 271-3204

Catherine A. Keane Deputy Commissioner (603) 271-2059

Division of Public Works Design and Construction Project No. 80965R – Contract D

February 28, 2022

His Excellency, Governor Christopher T. Sununu and the Honorable Council State House Concord, New Hampshire 03301

#### **REQUESTED ACTION**

- 1). Authorize the Division of Public Works Design and Construction to enter into a contract with Ray's Electric and General Contracting, Inc. (VC# 323734) Berlin, New Hampshire, for a total price not to exceed \$2,047,000 for the Re-bid Highway Maintenance Facility, Colebrook/Dixville, New Hampshire. This contract is effective upon Governor and Council approval through November 1, 2022, unless extended in accordance with the contract terms. 100% Highway Funds.
- 2). Further authorize the amount of \$75,000 be approved for payment to the Department of Administrative Services, Division of Public Works Design and Construction (VC# 311152), for engineering services provided, bringing the total to \$2,122,000. **100% Highway Funds.**

Funding is available in account titled Dept. of Transportation as follows:

0 4 0 4 0 4 0 4 0 0 0 0 1 4 0 5 0 0 0 1 7 0 0 0 0 1 1 5 D 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	SFY22
04-96-96-960030-16850000 17-228:2-II:E Dixville Patrol 034- 500161 New Construction	\$ 1,180,000
04-96-96-960030-16830000 17-228-2-II:C Salt Sheds 034-500162 Repair Renovate	\$ 161,500
04-96-96-960030-13480000 19-146:2-II:E Statewide Salt 034-500161 New Construction	\$ 86,500
04-96-96-960030-93530000 L21:216 Patrol Sheds DO 034-500161 New Construction	\$ 619,000
Subtotal	\$ 2,047,000
04-96-96-960030-93530000 L21:216 Patrol Sheds DO 034-500161 New Construction - DPW Fees	\$ 75,000
Grand Total	\$ 2,122,000

#### **EXPLANATION**

This project will construct a 3,600 SF wood-framed Patrol Building for staff quarters and vehicle storage, and a 2,500 SF Salt Building for the storage of highway salt. A new fuel dispenser with above ground diesel storage will be provided, and a new septic system and drilled well will be constructed.

This satellite Department of Transportation (DOT) shed is responsible for maintaining NH Route 26 through Dixville Notch and currently operates from a garage located on property owned by the Balsams Resort. In order for the Balsams to redevelop their property, the DOT has negotiated a property swap and will be relocated to a site with better access to NH Route 26.

His Excellency, Governor Christopher T. Sununu and the Honorable Council February 28, 2022 Page 3 of 3

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 Transportation 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, Division of Public Works Design and Construction.

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

Respectfully submitted,

Ch and

Charles M. Arlinghaus,

Commissioner

Department Estimate: \$ 1,625,480 Contract Amount: \$ 2,047,000

Over Estimate:

\$ 421,520

#### CONTRACT SUPPLEMENTAL INFORMATION SHEET

PROJECT:

DPW Project No. 80965R, Contract D

Highway Maintenance Facility, Valley Road,

Colebrook/Dixville, New Hampshire

DESCRIPTION:

This project will construct a 3,600 SF wood-framed Patrol Building for staff quarters and vehicle storage, and a 2,500 SF Salt Building for the storage of highway salt. A new fuel dispenser with aboveground diesel storage will be provided, and a new septic system and drilled well

will be constructed.

**EXPLANATION:** 

This satellite Department of Transportation (DOT) shed is responsible for maintaining NH Route 26 through Dixville Notch and currently operates from a garage located on property owned by the Balsams Resort. In order for the Balsams to redevelop their property, the DOT has negotiated a property swap and will be relocated to a

site with better access to NH Route 26.

**OVER ESTIMATE** 

**EXPLANATION:** 

The low bid was 11% higher that the estimate and

considered to be within industry standards.

**ALTERNATE** 

**EXPLANATION:** 

ADD Alternate #1, for the bid amount of \$238,000, was

accepted to pave the entryway and maintenance yard

of the facility.

DEPARTMENT ESTIMATE: \$1,625,480

LOW BID:

\$ 1,809,900

**OVER ESTIMATE:** 

184,420

## **ABC Bid Data**



COLEBROOK/DIXVILLE 80965R-D NON-FEDERAL

User Agency DoT
Authorized by MuJ

Date 12/3/21

LOCATION: C	Coos			Director of Project Developmen	t
		Summary of Bidders			
Contractor				Bid Amount	Rank
	NERAL CONTRACTING INC			\$1,809,000.00	Α
PO BOX 597, BERLIN				\$1,915,794.00	В
901 - <sup>\$1</sup> , 902 - 903 - 904 - 905 -	122,000 148,000 191,000 248,000 75,000 25,000 238,000 2,047,000				
\$	2,047,000		Award to	PUBLIC WO	

## **ABC Bid Data**

COLEBROOK/DIXVILLE 80965R-D NON-FEDERAL

				PS&E		RAY'S ELECTRIC,& GENERAL CONTRACTING INC PO BOX 597 BERLIN, NH 03570		HEBERT, DANIEL INC. 12 PLEASANT ST. COLEBROOK, NH 03576	
Item No.	Description	Unit	Quantity	Unit Price	Total	Unit Price	Total	Unit Price	Total
Items									
901	PATROL BUILDING	U	1.00	\$990,000.00	\$990,000.00	\$1,122,000.00	\$1,122,000.00	\$1,297,928.00	\$1,297,928.00
902	SITEWORK FOR HIGHWAY MAINTENANCE FACILITY	U	1.00	\$176,880.00	\$176,880.00	\$148,000.00	\$148,000.00	\$102,438.00	\$102,438.00
903	FUEL STATION	U	1.00	\$165,000.00	\$165,000.00	\$191,000.00	\$191,000.00	\$122,068.00	\$122,068.00
904	SALT BUILDING	U	1.00	\$193,600.00	\$193,600.00	\$248,000.00	\$248,000.00	\$293,360.00	\$293,360.00
905	UNFORESEEN OR OWNER INITIATED CHANGES	s	75,000.00	\$1.00	\$75,000.00	\$1.00	\$75,000.00	\$1.00	\$75,000.00
906	UTILITY FEES	\$	25,000.00	\$1.00	\$25,000.00	\$1.00	\$25,000.00	\$1.00	\$25,000.00
			Totals:		\$1,625,480.00		\$1,809,000.00		\$1,915,794.00
	O ADD ALTERNATE 1 R-D ADD ALTERNATE 1	9 9							
991	ADD ALTERNATE 1: HOT BITUMIOUS PAVEMENT ITEM 403.11	U	1.00	\$200,000.00	\$200,000.00	\$238,000.00	\$238,000.00	\$263,478,00	\$268,478.00
			Alt. Totals:						
	*		Totals:	7 2 7 7	\$1,625,480.00	CENTRAL TOTAL	\$1,809,000.00		\$1,915,794.00

# State of New Hampshire Department of State

#### CERTIFICATE

I, William M. Gardner, Secretary of State of the State of New Hampshire, do hereby certify that RAY'S ELECTRIC AND GENERAL CONTRACTING, INC. is a New Hampshire Profit Corporation registered to transact business in New Hampshire on June 18, 1971. I further certify that all fees and documents required by the Secretary of State's office have been received and is in good standing as far as this office is concerned.

Business ID: 17837

Certificate Number: 0005337807



#### IN TESTIMONY WHEREOF,

I hereto set my hand and cause to be affixed the Seal of the State of New Hampshire, this 2nd day of April A.D. 2021.

William M. Gardner

Secretary of State

### **Business Information**

#### **Business Details**

RAY'S ELECTRIC AND GENERAL **Business Name:** 

CONTRACTING, INC.

**Business Type: Domestic Profit Corporation** 

Business Creation Date: 06/18/1971

Date of Formation in 06/18/1971

Jurisdiction:

Principal Office Address: 33 JERICHO ROAD, BERLIN, NH,

03570, USA

Citizenship / State of Domestic/New Hampshire Incorporation:

Business ID: 17837

**Business Status: Good Standing** 

Name in State of Not Available Incorporation:

Mailing Address: PO BOX 597, BERLIN, NH, 03570,

USA

Last Annual Report Year: 2022

Next Report Year: 2023

**Duration: Perpetual** 

Business Email: rays@raysnh.com

Notification Email: rays@raysnh.com

Phone #: NONE

Fiscal Year End Date: NONE

#### **Principal Purpose**

S.No **NAICS Code**  **NAICS Subcode** 

OTHER / ELECTRICAL (1997 AR)

Page 1 of 1, records 1 to 1 of 1

#### **Principals Information**

Name/Title	Business Address
Denis Binette / Vice President	33 Jericho Road Po Box 597, Berlin, NH, 03570, USA
Denis Binette / Treasurer	33 Jericho Road Po Box 597, Berlin, NH, 03570, USA
Steven Binette / Director	33 Jericho Road Po Box 597, Berlin, NH, 03570, USA
Steven Binette / President	33 Jericho Road Po Box 597, Berlin, NH, 03570, USA
Francine Nichols / Secretary	33 Jericho Rd Po Box 597, Berlin, NH, 03570, USA
Page 1 of 1, records 1 to 5 of 5	

#### **Registered Agent Information**

Name: Binette, Steven M

Registered Office 33 Jericho Road, Berlin, NH, 03570, USA

Address:

Registered Mailing 33 Jericho Road, Berlin, NH, 03570, USA

Address:

#### **Trade Name Information**

No Trade Name(s) associated to this business.

### **Trade Name Owned By**

No Records to View.

#### **Trademark Information**

Trademark Number Trademark Name Business Address Mailing Address

No records to view.

Filing History Address History View All Other Addresses Name History Shares

Businesses Linked to Registered Agent Return to Search Back

NH Department of State, 107 North Main St. Room 204, Concord, NH 03301 -- Contact Us

(/online/Home/ContactUS)

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#### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/7/2021

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	CONTACT Rachel Giunta				
THE ROWLEY AGENCY INC.	PHONE (A/C, No, Ext): (603) 224-2562 FAX (A/C, No): (603)	224-8012			
45 Constitution Avenue	E-MAIL ADDRESS: rgiunta@rowleyagency.com				
P.O. Box 511	INSURER(S) AFFORDING COVERAGE	NAIC #			
Concord NH 03302-0511	INSURERA: Cincinnati Ins				
INSURED	INSURER B: Eastern Alliance Insurance Group				
Ray's Electric and General Contracting, Inc.	INSURER C:				
P.O. Box 597	INSURER D:				
· ·	INSURER E:				
Berlin NH 03570-0597	INSURER F:				

COVERAGES CERTIFICATE NUMBER:

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.

NSR LTR	TYPE OF INSURANCE	ADDL SUBR		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S	
	X COMMERCIAL GENERAL LIABILITY			1, 44		EACH OCCURRENCE DAMAGE TO RENTED	\$	1,000,000
A	X Contractual		EPP0193760	5/14/2021	5/14/2022	PREMISES (Ea occurrence)  MED EXP (Any one person)	\$	10,000
	X X,C, U Hazards	1 1	·			PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$	2,000,000
	POLICY X PRO- X LOC					PRODUCTS - COMP/OP AGG	\$	2,000,000
	OTHER:	788				Employee Benefits Liability	\$	1,000,000
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
7	X ANY AUTO			- 00		BODILY INJURY (Per person)	\$	04-
A	ALL OWNED SCHEDULED AUTOS		EBA0386629	5/14/2021	5/14/2022	BODILY INJURY (Per accident)	\$	- 4
	X HIRED AUTOS X NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident)	\$	
10 3						Underinsured motorist combined sir	\$	1,000,000
	X UMBRELLA LIAB X OCCUR			L la Life		EACH OCCURRENCE	\$	3,000,000
A	EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$ .	3,000,000
	DED X RETENTION \$ 0	The state of	EPP0193760	5/14/2021	5/14/2022	Products/Completed Ops	\$	3,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		3A States: NH			X PER OTH-		
	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A	31 01 0			E.L. EACH ACCIDENT	\$	1,000,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	IN/A	01-0000116962	5/14/2021	5/14/2022	E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$	1,000,000
A	Motor Truck Cargo		EPP0193760	5/14/2021	5/14/2022	Single Conveyance/\$1,000 Ded	119	\$10,000
A	Inland Marine		EPP0193760	5/14/2021	5/14/2022	Leased/Rented Equipment		\$100,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Colebrook-Dixville 80965RD Covering operations usual to insured through out the policy term. The State of New Hampshire, its agencies, and its agents and employees are additional insureds when required by written contract.

CERTIFICATE HOLDER	CANCELLATION
State of New Hampshire c/o Department of Administrative Services	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
7 Hazen Drive	AUTHORIZED REPRESENTATIVE
Room 250	
Concord, NH 03302	Rachel Giunta/RG Rachel A Callenta

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## **EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY) 03/17/2022

ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFI COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF IN	RMATIVELY OR NEGATI	VELY AMEND, EXTE	END OR ALTER THE	
ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, A			THOROT DETWEEN	
AGENCY PHONE (603) 224-2562	COMPANY			
THE ROWLEY AGENCY INC.	Acadia Insurance Company			
45 Constitution Avenue	One Acadia Commons P.O. Box 9010			
P.O. Box 511				
Concord NH 03302-0511	Westbrook	ME 040	98-5010	
FAX (A/C, No): (603) 224-8012 E-MAIL ADDRESS: ryansimpson@rowleyagency.c	4			
CODE: SUB CODE:	1			
AGENCY CUSTOMER ID #: 00007878	1			
INSURED	LOAN NUMBER		POLICY NUMBER	
Ray's Electric and General Contracting, Inc. &			CIM5432292	
State of NH Dep of Admin Services	EFFECTIVE DATE	EXPIRATION DATE	227000000000	
P.O. Box 597	12/7/2021	12/7/2022	CONTINUED	D UNTIL D IF CHECKED
Berlin NH 03570-0597	THIS REPLACES PRIOR EVIDE			
Mil 0377 0377	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Proposition of the second		
PROPERTY INFORMATION	1000			
LOCATION/DESCRIPTION		Andrew Security Programme	and a rest factories of	
Loc# 00001				
Lot 258-1-1				
Valley Road				
Colebrook, NH 03576				
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COVERAGE INFORMATION				
COVERAGE / PERILS / FORMS		LAMO	UNT OF INSURANCE	DEDUCTIBLE
Builders Risk-Jobsite Limit-Special Form		AMO	\$2,047,000	\$2,500
Job Specific Earthquake (C) Job Specific Flood				\$25,000 \$25,000
REMARKS (Including Special Conditions)  Colebrook-Dixville 80965RD	ATTENDED TO SERVICE AND A SERV			
Waiver of Subrogation Applies Named Insured also includes: Any & All Subcontract	ore			
Named Insured also Includes: Any & All Subcontract	ors			_=
CANCELLATION				
	ODE THE EVOIDATION	DATE THEREOF NO	TICE WILL BE	
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEF DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.	ORE THE EXPIRATION	DATE THEREOF, NO	DIICE WILL BE	
ADDITIONAL INTEREST				, X
NAME AND ADDRESS	MORTGAGEE	ADDITIONAL INSUR	ED	
	LOSS PAYEE	o E A		
State of New Hampshire Department of	LOAN #			
Administrative Services				
7 Hazen Drive	AUTHORIZED REPRESENTATIV	E		
Room 250		0	, n 1	
Concord, NH 03302	Rachel Giunta/RG	'Ka	chel A G	ruenta
			road road West State	
		to the same of the		



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/7/2021

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).

certificate holder in lieu of such endor	sement(s).	oncies may require an end	orsement. A stater	nent on this c	ertificate does not confe	r rights to	o the		
PRODUCER			CONTACT Rachel Giunta  PHONE (AC, No, Ext): (603) 224-2562  [AC, No): (603) 224-8012						
THE ROWLEY AGENCY INC.									
45 Constitution Avenue			E-MAIL ADDRESS: rgiunta@rowleyagency.com						
P.O. Box 511		e e							
Concord NH 03	302-051	Ĺ	INSURER A : Cincin	NAIC #					
INSURED			INSURER B:						
State of New Hampshire Departm	ent of		INSURER C:						
Administrative Services			INSURER D :						
P.O. Box 597		Y 2	INSURER E :						
Berlin NH 03	570-0597	7	INSURER F:						
COVERAGES CE	RTIFICATE	NUMBER:	INCOREKT.		REVISION NUMBER:				
THIS IS TO CERTIFY THAT THE POLICIES OF INDICATED. NOTWITHSTANDING ANY RECERTIFICATE MAY BE ISSUED OR MAY PEREXCLUSIONS AND CONDITIONS OF SUCH	RTAIN, THE POLICIES. L	INSURANCE AFFORDED BY IMITS SHOWN MAY HAVE BE	NY CONTRACT OR OT	THER DOCUME	LITIANTI I DECOREOT TO MAN	A			
INSR LTR TYPE OF INSURANCE	INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	rs			
COMMERCIAL GENERAL LIABILITY		Anglish Hilliam Con-	(11111)	TAMING DETT TO	EACH OCCURRENCE	s	2,000,000		
A CLAIMS-MADE X OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	s	-//		
X Owners & Contractors Protect		ENP12072021	12/7/2021	12/7/2022	MED EXP (Any one person)	s	100 3 100 100		
		*			PERSONAL & ADV INJURY	s			
GEN'L AGGREGATE LIMIT APPLIES PER:			100		GENERAL AGGREGATE	s	3,000,000		
X POLICY PRO- JECT LOC		The second secon			PRODUCTS - COMP/OP AGG	s			
OTHER:					THEORET COMMITTEE ACC	\$			
AUTOMOBILE LIABILITY	A CONTRACTOR				COMBINED SINGLE LIMIT (Ea accident)	\$			
ANY AUTO					BODILY INJURY (Per person)	\$	· · · · · · · · · · · · · · · · · · ·		
ALL OWNED SCHEDULED AUTOS			8	2	BODILY INJURY (Per accident)	\$			
HIRED AUTOS NON-OWNED AUTOS	1 1		a		PROPERTY DAMAGE (Per accident)	s			
		and the second second			() or accidenty	\$			
UMBRELLA LIAB OCCUR	D		197		EACH OCCURRENCE	s			
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DED RETENTION \$	- S - 2 -		de de la composición			s	7 - 185 mark		
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		2. The Budgher a course of the			PER OTH- STATUTE ER				
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A		1 ×	6	E.L. EACH ACCIDENT	s			
(Mandatory in NH)	4"'^		1		E.L. DISEASE - EA EMPLOYEE	\$			
DESCRIPTION OF OPERATIONS below		Man.		11_	E.L. DISEASE - POLICY LIMIT	s			
A contract the contract to the									
				A					
DESÉRIPTION OF OPERATIONS/LOCATIONS/VEHICLI Colebrook-Dixville 80965RC	S (ACORD 10	1, Additional Remarks Schedule, m	ay be attached if more spa	ce is required)					
CERTIFICATE HOLDER			CANCELLATION						
State of New Hampshire c/o Department of Admin 7 Hazen Drive Room 250 Concord, NH 03302	istrati		SHOULD ANY OF T	DATE THEREOF TH THE POLICY NTATIVE	SCRIBED POLICIES BE CAN , NOTICE WILL BE DELIVER PROVISIONS.	ED IN			
			© 19	88-2014 ACC	ORD CORPORATION.				