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THE STATE OF NEW HAMPSHIRE
DEPARTMENT OF TRANSPORTATION



Victoria F. Sheehan
Commissioner

William Cass, P.E.
Assistant Commissioner

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

Bureau of Construction
May 11, 2020

REQUESTED ACTION

Authorize the Department of Transportation to enter into a contract with C.W. Sliter & Sons, LLC d/b/a CWS Fence & Guardrail Co. (Vendor 155763) of Andover, NH, on the basis of a low bid of \$489,277.50 for repair of damaged beam guardrail on Tier 1 roadways within Districts 2 & 5 (I-93 MM 38.4 to 57.0, I-393, and I-89), from the date of Governor and Council approval through June 30, 2021, unless extended by the Department in accordance with the Standard Specifications. 68% Highway Funds, 32% Other Funds (Betterment)

Funding is available in State Fiscal Year 2020 and Fiscal Year 2021 as follows, with the ability to adjust encumbrances through the Budget Office between State Fiscal Years if needed and justified:

Funding is available as follows:	<u>FY 2020</u>	<u>FY 2021</u>
04-96-96-963015-3039		
Highway Betterment Aid		
400-500870 Highway Contract Payments	\$70,000.00	\$88,508.27

Funding is available as follows:	<u>FY 2020</u>	<u>FY 2021</u>
04-96-96-960515-3007		
Highway Maintenance		
103-502507 Highway Contract Payments		\$330,769.23

EXPLANATION

This project is part of the State's Ten Year Transportation Improvement Plan, under the Highway Maintenance/Betterment Program (BET-STAL-HQ, Non-Par). This contract provides for the repair of damaged beam guardrail on Tier 1 Roadways within Districts 2 & 5 (I-93 MM 38.4 to 57.0, I-393, and I-89). Work will be initiated via a work order issued by the District Engineer, their duly authorized representative, or Maintenance Superintendent or Supervisor. All materials required to facilitate repairs will be furnished by the Contractor.

Due to safety concerns, when existing guardrail within District 2 and/or 5 is damaged, this contract will be invoked by the respective District Engineer, their duly authorized representative, or Maintenance

Superintendent or Supervisor to repair the damaged guardrail and that cannot be fixed by District's personnel.

Although the bid costs exceeded the Department's estimate by 13.9%, the lowest bid of two bids received is felt to be reasonable for the work involved. Two of the guardrail repair items contributed to 89% of the \$59,712.50 overage. These items include mobilization and prices needed to be inflated to accommodate this nuance. The Department's estimate did factor this in however the price was still underestimated. Re-advertising this project would result, in our opinion, in higher prices and prevent the completion of the work in a timely manner. The Department considers it to be in the best interest of the State to accept this bid to accomplish these needed repairs.

The Contractor has been prequalified by this Department. The Contract has been approved by the Attorney General as to form and execution, and the Department has certified that the necessary funds are available and the bid reasonably conforms to the engineer's estimate in accordance with State procedure.

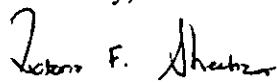
Copies of the fully executed contract are on file at the Secretary of State's Office and the Department of Administrative Service's Office, and subsequent to Governor and Council approval will be on file at the Department of Transportation.

This project funding is 0% Federal (100% Highway Maintenance/Betterment Program: BET-STAL-HQ, Non-Par).

A copy of the Tabulation of Bids received for this project is attached along with the Contract Supplemental Sheet and a map indicating the location of the project.

Your approval of this resolution is respectfully requested.

Sincerely,


Victoria F. Sheehan
Commissioner

VFS/pcj

Department Estimate: \$429,565.00

Contract Amount: \$489,277.50

Over Estimate: \$ 59,712.50

Attachments



ABC Bid Data

GUARDRAIL REPAIR WEST

42994

NON-FEDERAL

PROJECT: GUARDRAIL REPAIR WEST
STATE PROJECT NUMBER: 42994
FED. PROJECT NUMBER: NON-FEDERAL
DATE BIDS OPEN: April 30, 2020, 2:00
SCOPE OF WORK: Guardrail Repair Tier1 Roadways D2/5 (I-93 MM 38.4 to 57.0, I-393 & I-89)
COMPLETION DATE: June 30, 2021
LOCATION:

Awarded To: CWS FENCE & GUARDRAIL
CO
PO BOX 120
ANDOVER, NH 03216-3810

Amount: \$489,277.50

Award Date:

Certified by: PETER.E.STAMNAS
Director of Project Development

Summary of Bidders

Contractor	Bid Amount	Rank
CWS FENCE & GUARDRAIL CO PO BOX 120, ANDOVER NH 03216-3810	\$489,277.50	A
VERMONT RECREATIONAL SURFACING & FENCING INC PO BOX 147, BARNET VT 05821	\$503,170.00	B



ABC Bid Data

GUARDRAIL REPAIR WEST

42994

NON-FEDERAL

Item No.	Description	Unit	Quantity	P&E		CVS FENCE & GUARDRAIL CO PO BOX 129 ANDOVER, NH 03216-0219		VERMONT RECREATIONAL SURFACING & FENCING INC PO BOX 147 BARRETT, VT 05821	
				Unit Price	Total	Unit Price	Total	Unit Price	Total

Items

606.0001	STEEL BEAM FOR BEAM GUARDRAIL, INCLUDING HARDWARE	LF	676.00	\$13.00	\$8,775.00	\$12.00	\$8,100.00	\$18.00	\$10,800.00
606.0031	STEEL BEAM (THRIE BEAM) FOR BEAM GUARDRAIL, INCLUDING HARDWARE	LF	45.00	\$21.00	\$945.00	\$26.00	\$1,170.00	\$25.00	\$1,125.00
606.120	BEAM GUARDRAIL (STANDARD SECTION) (STEEL POST)	LF	3,825.00	\$22.00	\$84,150.00	\$24.00	\$91,800.00	\$27.00	\$103,275.00
606.1264	BEAM GUARDRAIL (TERMINAL UNIT TYPE EAGR, TL 3) (STEEL POST)	U	60.00	\$3,380.00	\$199,000.00	\$3,800.00	\$190,000.00	\$3,800.00	\$190,000.00
606.127	BEAM GUARDRAIL (TERMINAL UNIT TYPE G-2) (STEEL POST)	U	3.00	\$850.00	\$2,550.00	\$950.00	\$2,850.00	\$1,000.00	\$3,000.00
606.18001	31" W-BEAM GUARDRAIL WITH 8" OFFSET BLOCK (STEEL POST)	LF	2,850.00	\$22.00	\$62,700.00	\$33.35	\$95,047.50	\$30.00	\$85,500.00
606.2120	DOUBLE-FACED BEAM GUARDRAIL (STANDARD SECTION) (STEEL POST)	LF	150.00	\$36.25	\$5,437.50	\$32.00	\$4,800.00	\$41.00	\$6,150.00
606.21203	DOUBLE-FACED BEAM GUARDRAIL (THRIE BEAM) (STEEL POST)	LF	100.00	\$48.75	\$4,875.00	\$55.00	\$5,500.00	\$80.00	\$8,000.00
606.28001	31" DOUBLE FACED W-BEAM GUARDRAIL WITH 8" OFFSET BLOCK (STEEL POST)	LF	150.00	\$32.75	\$4,912.50	\$32.00	\$4,800.00	\$41.00	\$6,150.00
621.2	RETROREFLECTIVE BEAM GUARDRAIL DELINEATOR	EA	94.00	\$5.00	\$470.00	\$5.00	\$470.00	\$5.00	\$470.00
621.31	SINGLE DELINEATOR WITH POST	EA	400.00	\$48.00	\$19,200.00	\$45.00	\$18,000.00	\$55.00	\$22,000.00
621.32	DOUBLE DELINEATOR WITH POST	EA	60.00	\$51.00	\$3,060.00	\$55.00	\$3,300.00	\$62.00	\$3,720.00
692.17	MOBILIZATION - EMERGENCY (GUARDRAIL REPAIR)	U	2.00	\$3,000.00	\$6,000.00	\$3,995.00	\$7,990.00	\$2,500.00	\$5,000.00
692.18	MOBILIZATION - NIGHT (GUARDRAIL REPAIR)	U	2.00	\$3,000.00	\$6,000.00	\$2,000.00	\$4,000.00	\$3,300.00	\$6,600.00
1008.11	ALTERATIONS AND ADDITIONS AS NEEDED - UNANTICIPATED WORK	\$	60,000.00	\$1.00	\$60,000.00	\$1.00	\$60,000.00	\$1.00	\$60,000.00
1010.15	FUEL ADJUSTMENT	\$	2,000.00	\$1.00	\$2,000.00	\$1.00	\$2,000.00	\$1.00	\$2,000.00

Totals:	\$429,565.00	\$489,277.50	\$503,170.00
Alt. Totals:			
Totals:	\$429,565.00	\$489,277.50	\$503,170.00



PS&E Comparison

GUARDRAIL REPAIR WEST

42994

NON-FEDERAL

Item No.	Description	Unit	Quantity	A-Bidder		PS&E		A-PS&E Difference
				Unit Price	Total	Unit Price	Total	
Items								
606.0001	STEEL BEAM FOR BEAM GUARDRAIL, INCLUDING HARDWARE	LF	675.00	\$12.00	\$8,100.00	\$13.00	\$8,775.00	(\$675.00)
606.0031	STEEL BEAM (THRIE BEAM) FOR BEAM GUARDRAIL, INCLUDING HARDWARE	LF	45.00	\$26.00	\$1,170.00	\$21.00	\$945.00	\$225.00
606.120	BEAM GUARDRAIL (STANDARD SECTION) (STEEL POST)	LF	3,825.00	\$24.00	\$91,800.00	\$22.00	\$84,150.00	\$7,650.00
606.1254	BEAM GUARDRAIL (TERMINAL UNIT TYPE EAGRT, TL 3) (STEEL POST)	U	50.00	\$3,800.00	\$190,000.00	\$3,380.00	\$169,000.00	\$21,000.00
606.127	BEAM GUARDRAIL (TERMINAL UNIT TYPE G-2) (STEEL POST)	U	3.00	\$950.00	\$2,850.00	\$850.00	\$2,550.00	\$300.00
606.18001	31" W-BEAM GUARDRAIL WITH 8" OFFSET BLOCK (STEEL POST)	LF	2,850.00	\$33.35	\$95,047.50	\$22.00	\$62,700.00	\$32,347.50
606.2120	DOUBLE-FACED BEAM GUARDRAIL (STANDARD SECTION) (STEEL POST)	LF	150.00	\$32.00	\$4,800.00	\$36.25	\$5,437.50	(\$637.50)
606.21203	DOUBLE-FACED BEAM GUARDRAIL (THRIE BEAM) (STEEL POST)	LF	100.00	\$55.00	\$5,500.00	\$48.75	\$4,875.00	\$625.00
606.28001	31" DOUBLE FACED W-BEAM GUARDRAIL WITH 8" OFFSET BLOCK (STEEL POST)	LF	150.00	\$32.00	\$4,800.00	\$32.75	\$4,912.50	(\$112.50)
621.2	RETROREFLECTIVE BEAM GUARDRAIL DELINEATOR	EA	94.00	\$5.00	\$470.00	\$5.00	\$470.00	\$0.00
621.31	SINGLE DELINEATOR WITH POST	EA	400.00	\$45.00	\$18,000.00	\$48.00	\$19,200.00	(\$1,200.00)
621.32	DOUBLE DELINEATOR WITH POST	EA	50.00	\$55.00	\$2,750.00	\$51.00	\$2,550.00	\$200.00



PS&E Comparison

GUARDRAIL REPAIR WEST

42994

NON-FEDERAL

Item No.	Description	Unit	Quantity	A-Bidder		PS&E		A-PS&E Difference
				Unit Price	Total	Unit Price	Total	
692.17	MOBILIZATION - EMERGENCY (GUARDRAIL REPAIR)	U	2.00	\$3,995.00	\$7,990.00	\$3,000.00	\$6,000.00	\$1,990.00
692.18	MOBILIZATION - NIGHT (GUARDRAIL REPAIR)	U	2.00	\$2,000.00	\$4,000.00	\$3,000.00	\$6,000.00	(\$2,000.00)
1008.11	ALTERATIONS AND ADDITIONS AS NEEDED - UNANTICIPATED WORK	\$	50,000.00	\$1.00	\$50,000.00	\$1.00	\$50,000.00	\$0.00
1010.15	FUEL ADJUSTMENT	\$	2,000.00	\$1.00	\$2,000.00	\$1.00	\$2,000.00	\$0.00
Total:					\$489,277.50	\$429,565.00	\$59,712.50	

April 7, 2020

SUPPLEMENTAL PROJECT INFORMATION SHEET

DESCRIPTION: This contract provides for the repair of damaged beam guardrail on Tier 1 Roadways within Districts 2 & 5 (I-93 MM 38.4 to 57.0, I-393, and I-89). Work will be initiated via a work order issued by the District Engineer, their duly authorized representative, or Maintenance Superintendent or Supervisor. All materials required to facilitate repairs will be furnished by the Contractor.

FEDERAL FUNDING: 0% (100% Highway Maintenance/Betterment; Program: BET-STAL-HQ, Non_Par)

CONTINGENCY: 0%

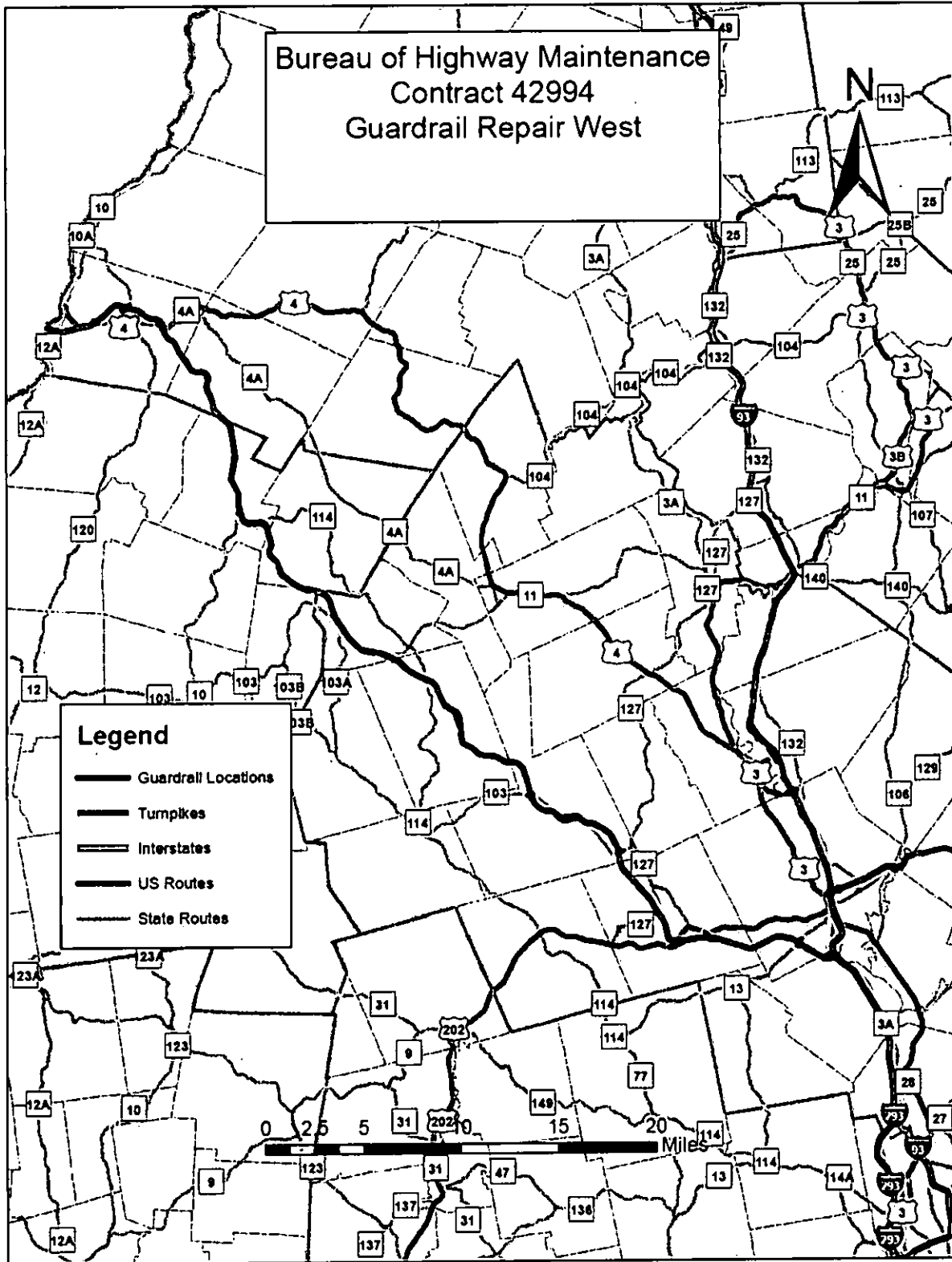
PROJECT INITIATED: Highway Maintenance

PROJECT EXPLANATION: Due to safety concerns, when existing guardrail within District 2 and/or 5 is damaged, this contract will be invoked by the respective District Engineer, their duly authorized representative, or Maintenance Superintendent or Supervisor to repair the damaged guardrail and that cannot be fixed by District's personnel.

TRAFFIC IMPLICATIONS: NHDOT forces will provide lane closures as necessary. Lane closures are short term and periodic in accordance with the MUTCD.

COMPLETION DATE: June 30, 2021

Bureau of Highway Maintenance
Contract 42994
Guardrail Repair West





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/5/2020

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 THE ROWLEY AGENCY INC. 45 Constitution Avenue P.O. Box 511 Concord NH 03302-0511	CONTACT NAME: Donna Bickford	
	PHONE (A/C No. Ext): (603) 224-2562 FAX (A/C No.): (603) 224-8012 E-MAIL ADDRESS: dbickford@rowleyagency.com	
INSURED C. W. Sliter & Sons, LLC dba CWS Fence & Guardrail Co. PO Box 120 Andover NH 03216	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Acadia Insurance Company	31325
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			CPA5423426-10	1/3/2020	1/3/2021	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS			CAA5423427-10	1/3/2020	1/3/2021	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$ 0			CUA5423428-10	1/3/2020	1/3/2021	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 Products/Comp Ops Aggregate \$ 5,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	3A States - NH, ME. WCA5423429-10	1/3/2020	1/3/2021	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
A	Leased/Rented Equipment			CPA5423426-10	1/3/2020	1/3/2021	limit 50,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Re: Guardrail Repair West 42994

The State of New Hampshire is included as an additional insured with respect to general liability when required by written contract with the named insured.

CERTIFICATE HOLDER

CANCELLATION

State of NH - Dept. of Transportation PO Box 483 Concord, NH 03302-0483	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 Donna Bickford/CHH

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/5/2020

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 THE ROWLEY AGENCY INC. 45 Constitution Avenue P.O. Box 511 Concord NH 03302-0511	CONTACT NAME: Donna Bickford	
	PHONE (A/C No. Ext): (603) 224-2562	FAX (A/C No.): (603) 224-8012
E-MAIL ADDRESS: dbickford@rowleyagency.com		
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Acadia Insurance Company		31325
INSURED State of NH-Dept. of Transportation c/o C.W. Sliter & Sons, LLC dba CWS Fence & Guardrail Co PO Box 120 Andover NH 03216		
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		
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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Owners & Contractors Protec			OCPB205514080	6/10/2020	12/30/2021	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ OTHER: \$
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED \$ RETENTION \$						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			N/A			PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Job: Guardrail Repair West #42994

CERTIFICATE HOLDER**CANCELLATION**

State of New Hampshire-Dept of Transporta
 PO Box 483
 Concord, NH 03302-0483

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

Donna Bickford/DTB

Donna L. Bickford

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