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INSURED'S NAME HCC CORPORATION, LLC;

HERI-28
OP ID: TB

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Date 07/23/2015

IF YOU ARE THE RECIPIENT OF THIS CERTIFICATE:
ANY WORDING TO PROVIDE ADDITIONAL INSURED COVERAGE, PROVIDE COVERAGE ON A
PRIMARY AND NON-CONTRIBUTORY BASIS, OR PROVIDE A WAIVER OF SUBROGATION
APPLIES ONLY WHERE REQUIRED BY WRITTEN CONTRACT OR AGREEMENT.

CONTRACTUAL LIABILITY COVERAGE IS ONLY PROVIDED TO THE EXTENT SET FORTH IN
THE POLICIES AND MAY NOT COVER ALL LIABILITY ASSUMED BY THE NAMED INSURED
UNDER THE CONTRACT.

IF YOU ARE THE REQUESTOR OF THIS CERTIFICATE OF INSURANCE:
Tobias Insurance Group has, upon your request, issued the attached
Certificate of Insurance.

If you have not already done so, we highly recommend that you provide
Tobias Insurance Group with a copy of the insurance and indemnification
provisions of the contract pertaining to the Certificate of Insurance
request so that we may properly ascertain whether the referenced insurance
policies address the limits of insurance, terms and types of coverage
required by the contract.

While most Certificates of Insurance can be issued at no cost, the
contract may require the purchase of additional insurance coverage that
could be subject to an additional premium charge. In some instances, the
coverage identified in the contract may be outside the underwriting
guidelines of the insurance carrier and cannot be obtained.

Any contract review performed by Tobias Insurance Group should not be
construed as the rendering of legal advice or a legal opinion concerning
any portion of the contract.

Tobias Insurance Group has not endeavored to identify all potential
liability issues that might arise under this contract. This review is
provided for information purposes only and should not be relied upon by
third parties.

Any description of insurance coverage is subject to the terms, conditions,
exclusions and other provisions of the policies and any applicable
regulations, rating rules or plans. This Certificate of Insurance does
not constitute a contract between the issuing insurer(s), authorized
representative or producer, and the certificate holder, nor does it
affirmatively or negatively amend, extend or alter the coverage afforded
by the policies listed thereon.