

Civil only

R R M

Ratwik, Roszak & Maloney, P.A.

City of Ramsey
Proposal for Civil Legal Services
April 5, 2013

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FIRM BACKGROUND

The firm was founded more than twenty-six years ago by Paul Ratwik, John Roszak and Patricia Maloney, each of whom already had extensive experience in government law. Since its founding, the firm has expanded and built its practice on the strength of its attorneys and dedication to its clients.

From the beginning, Ratwik, Roszak & Maloney, P.A. has focused its practice exclusively on local government law. We take pride in representing cities, counties, towns and school districts throughout Minnesota. Because of our reputation and expertise, the State of Minnesota also retains the firm for special investigations. The firm's focus is reflected in its billings, 99% of which are to municipal clients. That percentage has remained consistent for many years.

Our attorneys provide a full range of legal services and have expertise in all areas of law affecting cities, including, but not limited to:

- Land use planning, zoning, development and redevelopment
- Ordinance and policy drafting and analysis
- Chapter 429 assessments
- Public sector labor and employment law
- Public contracting law
- Open Meeting Law and Data Practices Act
- Real estate acquisition (including the use of eminent domain)
- Environmental law
- Municipal litigation

We currently have 11 attorneys (7 shareholders and 4 associates) and four support staff. A brief description of their practice areas is attached. All are experienced municipal law attorneys. There have been no malpractice claims against our attorneys and the single ethics complaint asserted many years ago was summarily dismissed without investigation. The firm obtains malpractice insurance coverage in the amount of \$1,000,000 from Travelers Insurance Company. The firm is an equal opportunity employer.

We maintain a comprehensive municipal law library as well as access to Westlaw and other online research sources. We utilize Microsoft Word for document editing. The vast majority of our client communications, even with nearby clients, is by phone, e-mail and fax. We maintain a state-of-the-art computer network and phone system that provides our attorneys with 24 hour access to voice mail, e-mail, and our entire document database and file system.

Having represented a variety of cities for years, we are confident that we can fulfill the needs of Ramsey in a cost-effective, efficient manner.

PERSON RESPONSIBLE FOR CONTRACT

Joe Langel is a shareholder of the firm, having practiced in municipal law for 17 years, representing cities, counties and school districts. Joe is currently the appointed City Attorney for eight cities ranging in size from 100 to 20,000 people (Ironton, Deerwood, Cass Lake, Breezy Point, Clear Lake, Federal Dam and Lino Lakes).

Joe earned his law degree from the University of Minnesota Law School in 1994 and was admitted to the Minnesota bar that same year. Following a year as a judicial law clerk at the Minnesota Court of Appeals, Joe joined Ratwik, Roszak & Maloney and has been practicing municipal law full time ever since. Joe is a member of the Minnesota State Bar Association and the American Bar Association.

After 17 years of representing municipalities, including acting as City Attorney for several communities, Joe has a wide variety of public sector experience. Joe has advised cities on many issues, including comprehensive plans, rezoning, zoning permit applications and disputes, redevelopment, TIF districts, land acquisition, leases, contracts, bidding, service and mutual aid agreements, utility franchises, public cemeteries, volunteer fire departments, ordinance drafting and enforcement, and a variety of employment related issues.

Joe will be the lead attorney for Ramsey and is available by phone, fax and e-mail at all times. Joe prides himself on promptly responding to his clients' needs. Joe is available for Ramsey City Council meetings as desired by the Council.

Eric Quiring is a shareholder of the firm. He has represented cities, counties, and school districts for 12 years. Eric has practiced extensively in the areas of public contracting, open meeting law, data practices, construction law, eminent domain, employment and labor law, and various land use and property law issues.

Eric graduated from St. Olaf College with a B.A. degree, cum laude, and from the University of Minnesota Law School, cum laude. Eric is admitted to practice in Minnesota, the U.S. District Court for the District of Minnesota, the 8th Circuit Court of Appeals, and the U.S. Supreme Court. Eric is also a member of the Minnesota State Bar Association and the Hennepin County Bar Association. Eric will assist Joe and act as backup in the event Joe is unavailable.

Other staff will be utilized as appropriate, including shareholders with experience in certain specialty areas such as labor law. For example, Margaret A. Skelton is a shareholder of the firm. She practices in the areas of municipal law, labor and employment law, and general civil litigation. Prior to joining Ratwik, Roszak & Maloney, P.A., Ms. Skelton was an Assistant St. Paul City Attorney in the civil litigation division. She has tried cases to juries in state and federal court on a variety of matters. Ms. Skelton also routinely represents management in grievance arbitration, interest arbitration and negotiation of collective bargaining agreements.

CITY/ATTORNEY RELATIONSHIP

We pride ourselves on crafting legally appropriate solutions to accomplish the goals and mission of the client. Whenever possible, we provide a client with a range of options and an analysis of the associated risks and benefits. We emphasize that the client has the obligation to choose the course of conduct after full and complete legal advice.

Typically, our primary contacts are with the City Administrator and the department heads, usually via telephone and e-mail. The appointed city attorney supervises all ongoing issues and remains the primary contact even if some of the work is being handled by other attorneys in the firm. If the city attorney is not available, then the back-up attorney may be contacted. We strive to always have experienced municipal counsel available to respond to City inquiries. The response time requested within the RFP can certainly be met and are within our normal parameters for our clients.

Monthly reports can be provided at the beginning of every month, perhaps in advance of the first day of office hours. All pending projects and issues can be reviewed during office hours. Typically, for more urgent matters, reporting is frequently handled by phone or e-mail to the appropriate staff on an ongoing basis.

We maintain a comprehensive municipal law library as well as access to Westlaw and other online research sources. We utilize Microsoft Word for document editing. The vast majority of our client communications, even with nearby clients, is by phone, e-mail and fax. We maintain a state-of-the-art computer network and phone system that provides our attorneys with 24 hour access to voice mail, e-mail, and our entire document database and file system.

CITIES REPRESENTED, EXPERIENCE AND REFERENCES

Currently, we are the appointed City Attorney for the Cities of Lino Lakes, Clear Lake, Cass Lake, Ironton, Deerwood, Breezy Point and Federal Dam. We also provide legal services to the Cities of Eagan (labor and employment), and Hastings (labor and employment) as well as special assignments for St. Paul.

We have represented most of these cities for years and have provided all of the civil legal services typically required of a city attorney. These include ordinance drafting and enforcement, zoning and re-zoning, drafting and vacating easements, guiding Chapter 429 assessments and handling appeals, drafting and enforcing development agreements, providing guidance on Open Meeting Law and Government Data Practices Act issues, and so forth. City governance gives rise to a wide variety of legal issues, which makes our work both challenging and interesting.

References

City of Clear Lake, Kari Mechtel, City Clerk	(320) 743-3111
City of Lino Lakes, Jeff Karlson, City Administrator	(651) 982-2400
City of Ironton, Amy Baratto, City Clerk	(218) 546-5625

CONFLICTS OF INTEREST

When new matters come into the office, the firm's attorneys consult one another and run a conflict check to assure no conflict of interest exists. A list of new matters is circulated weekly to all attorneys. In the event a potential conflict of interest may exist, we promptly notify each client or prospective client. If the firm reasonably believes that representation of one client will not adversely affect the relationship with the other client, we will undertake representation only if both clients consent. If we believe our representation of a client could be materially limited by our relationship with another client, we will not represent the client, but will assist the client in finding adequate representation. Our goal in identifying and resolving all conflicts is to maintain the loyalty present in all our client relationships.

Potential Conflicts: The firm presently represents over 100 public entities consisting of cities, counties, townships, school districts and joint powers entities. We are not aware of any party that the firm represents or has represented that would create a direct conflict of interest with our representation of the City of Ramsey. This firm does not represent real estate developers.

MUNICIPAL EXPERIENCE

DEVELOPMENT AND REDEVELOPMENT ISSUES

1. Land Use Regulation

We have found that many of the more difficult day-to-day issues presented to municipalities relate to land use or development issues. It is not unusual for agendas to be dominated by land use items. Certainly land use issues can be high profile and politically challenging. We have the experience in both providing general counsel on these issues as well as litigating them on behalf of municipalities.

For example, in Helgeson Brothers Partnership v. Douglas County, 2007 WL 4633395 (Minn. Ct. App. 2008), we successfully defended our client's denial of a conditional use permit and variance application after it was alleged that the county board misinterpreted a city zoning ordinance and violated a developer's constitutional equal-protection rights. The denial ensured developers could not ignore housing-density requirements from a city's zoning code. In In the Matter of the Cities of Annandale and Maple Lake's Petition, 2005 WL 14915 (Minn. Ct. App. 2005), we persuaded the Appellate Court to uphold our client's decision to both issue a conditional use permit for a wastewater treatment facility and impose all of the conditions on that permit. The court agreed with our argument that our clients made a sufficient factual basis to support the issuing of the permit over the objections of neighboring landowners. In O'Brien v. Douglas County, 2005 WL 3291395 (Minn. Ct. App. 2005), the Appellate Court affirmed our denial of a variance request from a zoning restriction concerning filtration and water runoff in a residential shoreland district.

In Buss v. Blue Earth County, 2002 WL 1326624 (Minn. Ct. App. 2002) we successfully defended the decision to grant a variance for the rebuilding of a horse barn. In Diamond A Farm v. Sherburne County, 2004 WL 2283457 (Minn. Ct. App. 2004) we were successful in defending the decision to issue a conditional use permit for the building of a greenhouse. In Overgaard v. Rock County, 2003 WL 21744235 (D. Minn. 2003) we defended the County Board's application and interpretation of its zoning ordinance against a challenge from a neighbor of the applicant. Finally, in SOB, Inc. v. County of Benton, 317 F.3d 856 (8th Cir.) we successfully defended the County's adult use ordinance against a myriad of challenges from the operator and dancers of a strip club. At any given time, our firm is actually engaged in a number of land use litigation files venued all over the State.

2. Municipal Real Estate and Facilities

A public client, just as a private client, engages in matters that involve real estate. Municipalities buy and sell land, condemn land, build and remodel facilities, and become engaged in real estate valuation issues involving ad valorem taxation and special assessments. The firm's work in land acquisition includes condemnation where voluntary acquisition of needed land is not possible. The positive results we have achieved include both reasonable settlements and favorable Commissioners' reports and jury verdicts on appeal.

In Masonry v. Independent School District No. 347, 2009 WL 1182053 (Minn. Ct. App. 2009), the Appellate Court held that our clients' construction defect claims were not barred by the statute of limitations. This allowed the School District to proceed on its claims for faulty construction to offset repair costs of over \$1.9 million. In Independent School District No. 194, Lakeville v. Tollefson Development, Inc. 506 N.W.2d 346 (Minn. Ct. App. 1993), we convinced the Court of Appeals to establish a new rule of law which resulted in the dismissal of the landowner's appeal of the condemnation commission award involving land for the Lakeville High School. The result was that the School District saved roughly \$1.3 million; preserving a \$700,000 commissioners' award when the landowner had sought over \$2,000,000.

Our firm also represents our public clients extensively in the area of construction law. We assist clients in preparing construction and consultant contracts so they protect our clients' interests. We also have considerable experience in construction disputes, both in arbitration and the district courts.

3. Environmental Review

In United States v. Bailey, 516 F.Supp.2d 998 (D. Minn. 2007), we successfully argued for dismissal of our client as a third party in a Clean Water Act enforcement action brought against a private individual. This kept our client from being responsible for any part of a restoration order requiring the landowner to restore wetlands over which he constructed a road.

In Watab Township Citizens Alliance v. Benton County, 728 N.W.2d 82 (Minn. Ct. App. 2007), the Appellate Court upheld our client's decision to rezone and approve a plat application for a community

water well and community waste-water treatment facility. The court agreed with our client that an EAW was not necessary for this project and its decision was not contrary to environmental regulations.

MUNICIPAL FINANCING

Our firm routinely drafts and reviews municipal contracts, fields questions about the bidding process, reviews bid specifications, represents municipalities on bidding disputes, and provides general counsel on purchasing and selling. The firm regularly advises clients about their financing alternatives in funding public projects or acquisitions. We are familiar with and advise our clients in the areas of Chapter 475 indebtedness, special assessments, lease purchasing, development funding (tax increment financing, etc.) and the like. Through our experience, we understand the TIF laws and the complexities in applying them to development within the City.

POLICE ISSUES

Aside from dealing with these issues as general counsel for Lino Lakes and other cities, we have represented many other municipalities on police-related issues, including the defense of departments on allegations of excessive force, sexual harassment, discrimination and intra-departmental employment matters. This includes representation before the Department of Human Rights and in state and federal court. We have recently represented a city in eliminating its police department and contracting with the County for police services. We also counsel clients on evolving issues such as police access to data concerning maltreatment of minors.

MUNICIPAL LABOR AND EMPLOYMENT LAW

As public employers, cities are governed by a large number of laws that do not apply to private employers. Principally, cities are impacted by Minn. Stat. § 179A, the Public Employers Labor Relations Act. Other laws and constitutional provisions apply uniquely to the public sector. Our firm is proud of our extensive experience representing public clients in the municipal labor and employment law areas. Ann Goering, Terry Foy and Margaret Skelton have negotiated and administered numerous municipal collective bargaining agreements. We represent numerous counties in labor matters including Redwood, Murray, Lyon, Benton, Kandiyohi, Mower, Douglas, Big Stone, Renville, Stevens, Becker, Roseau and Pine Counties. We have also done work for the Cities of Prior Lake and Savage.

We represent clients in all areas of public sector labor and employment law, including but not limited to negotiation, arbitration, mediation, unit clarifications, veteran's preference hearings, discipline and termination, discrimination, unemployment compensation hearings, civil service matters and the like. We have litigated many public labor cases, and have established positive precedent. For example, in Hervey v. Koochiching County, 2006 WL 2990515 (D. Minn. 2006), we defended our client against both federal and state claims for sex discrimination, creation of a hostile work environment, and retaliation. A federal court granted summary judgment to our client on all claims dismissing the matter with prejudice. It agreed with our argument that the plaintiff did not make out a prima facie showing for any of her claims of harassment against the County.

Also, in Jereczek v. Intermediate District 28Z, 1991, WL 34701 (1991), we established law allowing a public employer to restrict employee speech where it would adversely impact administrative effectiveness or employee morale. In Dokmo v. Independent School District No. 11, 495 N.W.2d 671 (Minn. 1990), our firm established a rule of law requiring that employee termination challenges be brought directly to the Court of Appeals. Finally, in Central Lakes Education Association v. Independent School District No. 743, Sauk Centre, 411 N.W.2d 875 (Minn. Ct. App. 1987), we established new law recognizing a public employer's ability to unilaterally implement its last offer when a negotiating impasse with employees has been reached.

Over the years, the firm has arbitrated scores of grievances and innumerable interest arbitrations, including essential units such as police. Firm attorneys are frequent lecturers for personnel director organizations and in-service training at the local agency level.

OPEN MEETING LAW AND DATA PRACTICES ACT

All attorneys regularly respond to questions and issues involving Minn. Stat. Ch. 13, the Government Data Practices Act and Ch. 13D, the Open Meeting Law. The firm has litigated many cases in this area. For example, in WDSI v. County of Steele, 672 N.W.2d 612 (Minn. Ct. App. 2003) we convinced the Court of Appeals that the Data Practices Act does not require a municipality to obtain data from a contractor when a request is made to the municipality.

The firm provides regular training to municipalities and elected officials on the requirements of the Open Meeting Law and Data Practices Act. Firm attorneys have significant experience working with the Information Policy Analysis Division (IPAD) of the State Department of Administration, the State Agency that administers and renders opinions on the Data Practices Act and Open Meeting Law.



Our billing is typically done for actual time incurred in 1/10 hour (6 minute) increments. We propose the following rates:

2013 CITY OF RAMSEY BILLING RATES

	<u>MISC.</u>	<u>LITIGATION</u>	<u>DEV. PAID</u>
Attorneys	\$145.00	\$150.00	\$185.00
Paralegal	\$ 70.00	\$ 70.00	\$ 85.00
Law Clerk	\$ 70.00	\$ 70.00	\$ 85.00

In the alternative, we would be happy to discuss a retainer agreement that takes into account past attorney services and expected future services, and what would be included in the basic retainer agreement. Work that is outside the typical retainer agreement would include contested case matters and those

development matters where the cost of legal services is reimbursed by the developer. Another option is flat rates for certain services, such as attending meetings. Flat fees can be used in conjunction with hourly rates and retainers.

Overhead costs will be billed separately. Long distance telephone calls will be billed at the actual cost, photocopies \$0.20 per page, facsimiles \$1.00 per page, and mileage is charged at the current rate set by the IRS.

Thank you for providing the opportunity to submit this Proposal. We look forward to hearing from you.

Respectfully submitted,

RATWIK, ROSZAK & MALONEY, P.A.

By:



Joseph J. Langel

RRM: 173876

RATWIK, ROSZAK & MALONEY, P.A.
Attorneys' Résumés

PATRICIA A. MALONEY

Education:

William Mitchell College of Law, J.D., *cum laude*, 1978
Macalester College, B.A., *cum laude*, 1974

Legal Career:

Partner, Peterson & Popovich and successor law firms, 1978-1987; Shareholder, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

General school law, general municipal law, labor and employment law (including employment litigation and arbitration), investigation and defense of harassment and discrimination claims, negotiation and administration of collective bargaining agreements, employee discipline and discharge; student rights.

TERRENCE J. FOY

Education:

Hamline University School of Law, J.D., 1981
University of Wisconsin - Madison, B.A., 1973

Legal Career:

Attorney, Peter D. Bergstrom, Attorney at Law; Shareholder, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

Public sector labor and employment law with an emphasis on collective bargaining, unfair labor practice litigation, bargaining unit determinations, discipline and discharge of employees, comparable worth, employee evaluations, reductions in force, discrimination and employment.

ANN R. GOERING

Education:

William Mitchell College of Law, J.D., *cum laude*, 1990
Hamline University, B.A., 1985

Primary Areas of Practice and Experience:

General school law, municipal law, labor and employment law.

Legal Career:

Shareholder, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

Labor and employment law, including employment litigation and arbitration, investigations, defense of harassment and discrimination claims, negotiation and administration of collective bargaining agreements; employee discipline and discharge; general school law; federal and state court civil litigation; data privacy and open meeting law.

NANCY E. BLUMSTEIN

Education:

William Mitchell College of Law, J.D., *magna cum laude*, 1992
University of Minnesota, B.A., 1978

Legal Career:

Shareholder, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

Special education, discrimination and harassment investigations, student rights, civil litigation and general municipal law.

JOSEPH J. LANGEL

Education:

University of Minnesota Law School, J.D., *cum laude*, 1994
University of Chicago, M.A., 1988
Loras College, B.A., *magna cum laude*, 1987

Legal Career:

Minnesota Court of Appeals, Judicial Law Clerk for Judge Thomas Kalitowski, 1994-95; Shareholder, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

Municipal law, general civil litigation (including construction litigation), public contracting laws, planning and zoning, condemnation and real estate.

MARGARET A. SKELTON

Education:

William Mitchell College of Law, J.D., *cum laude*, 1993
University of Wisconsin, B.A., *with honors*, 1989

Legal Career:

Attorney, Torres Law Offices, 1994-1997;
Assistant City Attorney, City of St. Paul, 1997-1999; Shareholder, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

Civil litigation, labor and employment law, including, but not limited to, labor negotiations, discrimination, harassment, constitutional torts, discipline, termination and arbitration.

ERIC J. QUIRING

Education:

University of Minnesota Law School, J.D., *cum laude*, 2001
St. Olaf College, B.A., *cum laude*, 1998

Legal Career:

Shareholder, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

General school law, municipal law, labor and employment law, public contracting, and property law.

ERIN E. BENSON

Education:

William Mitchell College of Law, J.D., *cum laude*, 2006
University of Minnesota, B.A., 2002

Legal Career:

Attorney, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice and Experience:

General school law, municipal law, labor and employment law.

CHRISTIAN R. E. SHAFER

Education:

University of Minnesota Law School, J.D., *cum laude*, 2007
University of Michigan, B.A., 2004

Legal Career:

Attorney, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice & Experience:

General school law, municipal law, labor and employment law.

SCOTT E. SCHRAUT

Education:

University of Minnesota Law School, J.D., *magna cum laude*, 2007
Valparaiso University, B.A., *magna cum laude*, 2004

Legal Career:

Attorney, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice & Experience:

General school law, municipal law, labor and employment law.

TIMOTHY A. SULLIVAN

Education:

Hamline University School of Law., *summa cum laude*, 2010
Winona State University, B.A. 2006;
B.S. *magna cum laude*, 2007

Legal Career:

Attorney, Ratwik, Roszak & Maloney, P.A.

Primary Areas of Practice & Experience:

General school law, municipal law, labor and employment law.

RRM: 14267



CERTIFICATE OF LIABILITY INSURANCE

 DATE (MM/DD/YYYY)
 12/28/12

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 R.J.F. Minneapolis 7225 Northland Dr N #300 Minneapolis, MN 55428 Mindy Carlson	763-746-8000	CONTACT NAME: Colleen Johnson PHONE (A/C, No, Ext): 763-746-8524 FAX (A/C, No): 763-746-8624 E-MAIL ADDRESS: johnsonc@rjfagencies.com
		INSURER(S) AFFORDING COVERAGE
		NAIC #
		INSURER A: Travelers Insurance Co 25658
		INSURER B: Hanover Insurance Company 36064
		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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			680386D3628	12/18/12	12/18/13	EACH OCCURRENCE \$ 1,000,000
	<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 type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
							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
							\$
	AUTOMOBILE LIABILITY			BA386D3770	12/18/12	12/18/13	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input type="checkbox"/> ANY AUTO ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS						BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB			ISFCUP973H2726	12/18/12	12/18/13	EACH OCCURRENCE \$ 2,000,000
	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 5000						AGGREGATE \$ 2,000,000
							\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			ICUB386D371A	12/18/12	12/18/13	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A				E.L. EACH ACCIDENT \$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 500,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000
A	Property			680386D3628	12/18/12	12/18/13	Contents 625,022
B	Prof Liab			LHX980753600	01/05/13	01/05/14	Prof Liab 1,000,000

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

CERTIFICATE HOLDER FYI... FYI	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
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