



Mid-Atlantic

Environmental Laboratories, Inc.

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Statement of Qualifications

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SECTION 1. OVERVIEW

Mid-Atlantic Environmental Laboratories, Inc. (MAEL) is a full-service environmental testing laboratory, strategically located in New Castle, Delaware. We have been providing comprehensive analytical, sampling and consulting services in the environmental field since our inception.

Our location allows us to provide a wide range of analytical testing and field sampling services to various industries, consulting engineers and remediation contractors, in Delaware, New Jersey and Pennsylvania. MAEL is a NELAP accredited laboratory, the first in Delaware to receive NELAP status. We participate in several other annual certification programs as well.

MAEL performs testing for waste characterization, contaminated soil, groundwater, wastewater and drinking water. Field sampling services are also provided for wastewater discharges and well monitoring. In addition, we provide consultation and research & development to our industrial clients.

MAEL performs diverse services for a wide variety of clients. The following is a summary of our services:

- Waste Characterization
- Landfill Groundwater Well Monitoring
- Remediation Sample Analysis
- State Underground Storage Tank Removal Parameters
- Sewage and Wastewater Treatment Plant NPDES Permit Monitoring
- Regulatory & Non-Regulatory Studies for Industrial Classification
- Consulting Engineers
- New Well Source Parameter Testing of Potable Water
- Soil Analysis
- Groundwater Analysis
- Wastewater Analysis
- Clean Water Act parameters
- Sludge Analysis
- Sampling Services

SECTION 2. SERVICES

The laboratory offers a range of analytical capabilities and complies with the varying methodologies required to meet the needs of several regulatory programs. MAEL has experience in developing methods and implementing analytical programs using state-specific protocols (NJSCC, NJGWQC, PA ACT II) and EPA-approved protocols, including hazardous waste and groundwater. In addition, the laboratory often utilizes client-provided protocols to address specialized analytical needs.

2.1 Analytical Capabilities

MAEL is a full-service environmental laboratory equipped with modern instrumentation for in-house analysis of most samples. The laboratory offers the following analytical techniques:

- Gas chromatography/Mass Spectrometry (GC/MS)
- Gas chromatography (GC)
- Inductively coupled argon plasma emission spectroscopy (ICP/AES)
- Graphite Furnace (GFAA)
- Cold vapor (CVAA)
- Classic Wet Chemistry methods (colorimetric and gravimetric)

MAEL provides a comprehensive range of analytical services required to address the rigorous technical and service demands of today's environmental marketplace. A variety of regulatory specific methodologies are available from MAEL.

- **Waste Characterization**
- **Underground Storage Tank (UST)** (NJ, DE, PA, MD) MAEL offers responsive and comprehensive testing services supporting UST removals and monitoring, including **24-hour turn around time**, as well as the capability to provide complete GC/MS testing for volatile and semi-volatile compounds.
- **Groundwater Well Monitoring Sampling & Analyses**
- **Resource Conservation and Recovery Act (RCRA)** MAEL performs testing required for hazardous waste characterization using the Toxicity Characteristic Leaching Procedure (TCLP), as well as the majority of analysis required for RCRA groundwater monitoring programs.
- **NJ Groundwater Quality Criteria and Soil Cleanup Criteria analyses**
- **PA Act II and Clean Fill analyses**
- **Remediation Sample Analysis**
- **Soil Disposal Analyses**
- **Priority Pollutant List and Target Compound/Analyte List scans**

- **TCLP Scans (Full and Partial)**
- **Fingerprinting by GC and GC/MS**
- **Method Development and Method Validation per Client’s Parameters**
- **Industrial Related Testing For Raw Material, Process Control Samples and Finished Products**

MAEL also provides sample collection services supporting these programs.

In addition to these federal regulatory programs, MAEL provides analytical services and reporting formats in compliance with various state requirements. Included are protocols required for Pennsylvania, Maryland, New Jersey and Delaware Underground Storage Tank, Land Recycling and Groundwater Well Monitoring. We also utilize methodologies specified for local occupancy permits in DE, MD, NJ and PA, and client-specific protocols required for site remediation, site monitoring, and wastewater discharge monitoring.

2.2 Field Sampling Service

MAEL is equipped with a variety of automated samplers and field analytical instruments, which allows us to provide complete capability of environmental sample collection and field analysis. Typical applications include: industrial discharge monitoring, storm water runoff sampling, and waste characterization.

In conjunction with MAEL’s full range of analytical services, these field-sampling services fully qualify the laboratory to address all aspects of environmental testing. From sample collection to report submittal, MAEL works with its clients as a full-service testing contractor.

2.3 Customer Support Services

Responsive customer service is integral to MAEL’s operations and critical to meeting the needs of our clients. MAEL provides a variety of support features that strive to offer value-added services to our basic testing capabilities. We recognize that communications are vital to the success of any project and crucial to establishing a long-lasting client/supplier partnership.

The following services are offered by MAEL and coordinated by our customer services staff:

- Sample containers free of charge
- Sample collection and pickup service
- *Chains of Custody* available online

- Field kits with containers, labels, ice packs, and instructions developed as necessary
- Verbal reporting of results and telephone contact regarding project status or regulatory violations
- Complete confidentiality of test results
- Expedited turnaround for special projects
- Familiarity with local, state and federal environmental laws and regulations
- Electronic Data Deliverables (EDD) in .pdf format via client portal
- Data Packages (state and regulatory program specific)
- Data Validation
- Custom Reporting
- Expert Witness

SECTION 3. QUALITY ASSURANCE

3.1 Quality Assurance Policy Statement

It is essential at MAEL to provide our clients with analytical services, which are accurate, reliable, scientifically valid and legally defensible. MAEL has established a complete QA/QC system to meet the strict requirements of the EPA and several state certifying agencies. The use of proficiency testing and performance evaluation sample testing submitted by outside state agencies, in tandem with in-house programs analyzing blanks, spikes, duplicates, blind and reference samples give us documented proof of our analytical capabilities.

3.2 Quality Assessment

The quality assessment system for the laboratory consists of all the procedures and techniques for monitoring the measurement process and inference the quality of the data output. These may include:

Internal Techniques

- Repetitive Measurements
- Internal Blind Test Samples
- Precision and Accuracy Control Charts
- Positive and Negative Controls
- Interchange of Operators
- Interchange of Equipment
- Standard Verification
- Internal Audits

External Techniques

- Performance Evaluation Samples
- External Reference Materials
- Standard Reference Materials
- External Audits

3.4 Quality Control

Quality Control techniques include all practices and procedures that lead to statistical control and to the achievement of the precision and accuracy requirements of the measurement process.

The basic requirements of quality control are listed below.

- Technical Competence of Staff
- Suitable Facilities and Equipment
- Training
- Good Laboratory Practices (GLPs)

- Standard Operations Procedures (SOPs)
- Inspection
- Documentation

Since the competence of the technical staff and the suitability of the facilities are assured, the focus of quality control is on the practices of the laboratory staff. Quality control then involves the routine application of all quality assessment procedures taken to demonstrate an analytical system is not out of control. Monitoring and documentation from sample collection through data reporting are required by the EPA, through their NELAP certification process, as well as the various state certifying agencies. Quality assessment data in written form is a must for any effective quality control program.

3.5 Quality Assurance Objectives

- To provide a monitoring system to assure the reliability (accuracy and precision) of reported results fall within acceptable limits.
- To control the quality of all laboratory activities involved in sample handling, sample analysis, and data reporting.
- To verify that QC requirements that pertain to an analytical test are met thus precluding the need for analysts to originate individual QC efforts.
- To provide an easily retrievable system for all quality control/quality assurance activities.
- To assure clients of MAEL's continual commitment to excellence in every aspect of analytical services.

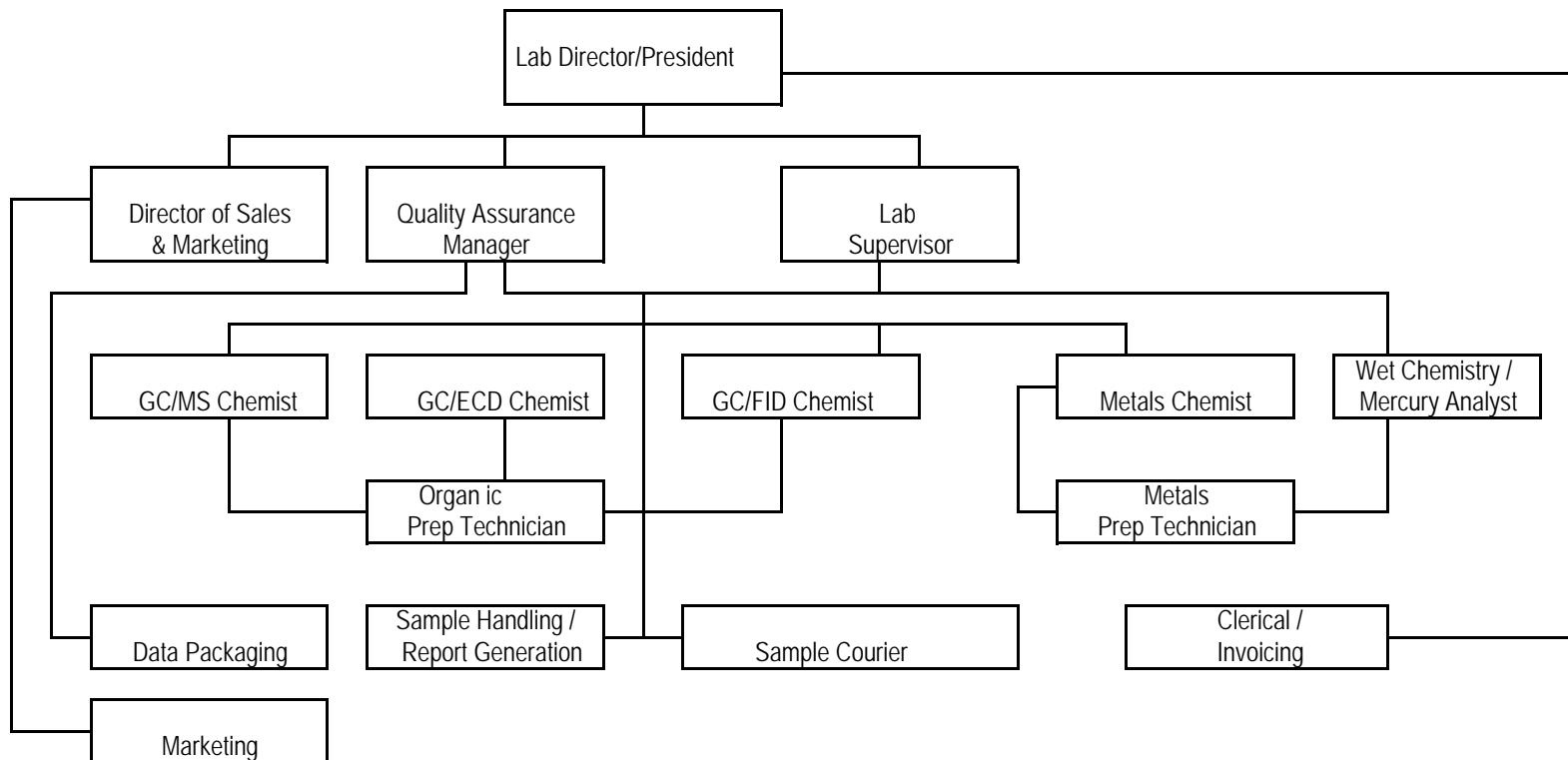
Our QA program is continually reviewed and updated as regulations and clients' needs change and as we move into new areas and testing and methodology.

The following are the essential elements of MAEL's Quality Assurance Program, which comprise the basic requirements for meeting the laboratory's quality assurance objectives with specific emphasis on NELAC requirements documentation and traceability.

1. Laboratory personnel are qualified, well trained, and committed to producing results of the highest quality commensurate with requirements and capabilities of the analysis. Personnel are encouraged to strive for excellence in their respective areas of responsibility through continued education, training, and review of technical journals.
2. Analytical procedures are reliable, specific, and written to meet the requirements of pertinent regulatory agencies. Methods are fully documented and available for use by all laboratory personnel.
3. Procedures for collecting, preserving, and validating samples are well established, technically sound, and conform to current regulatory requirements or specific client needs.

SECTION 4. ORGANIZATION

4.1 Personnel



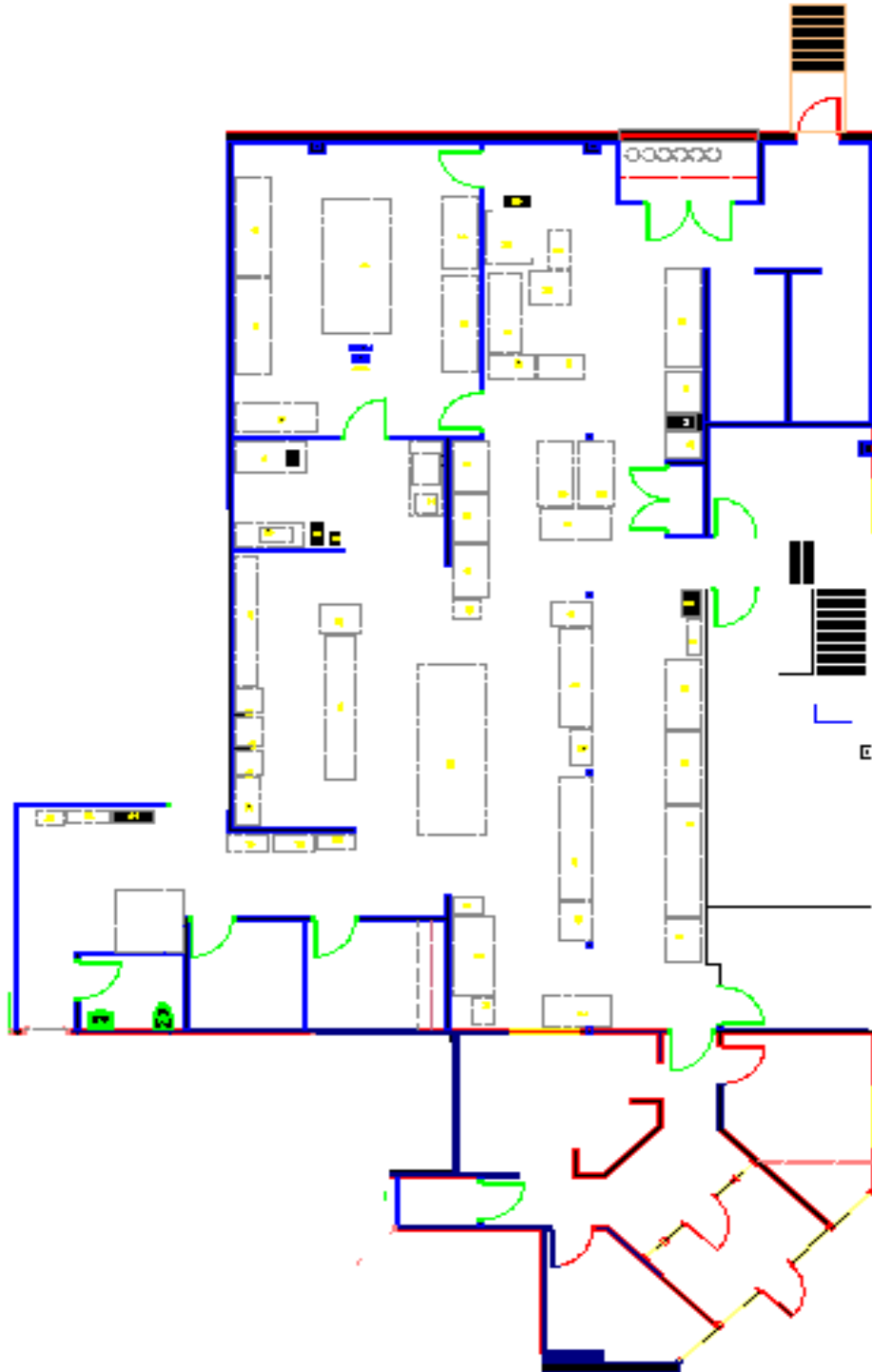
SECTION 4. ORGANIZATION

4.1 Personnel

Position	Employee	Education	Joined MAEL	Industry Experience
Lab Director	Akhter Mehmood	MS Chemistry	January 1998	31 years
QA / Lab Manager	Sharon O'Toole	BS Biology / Minor Chemistry & Math	March 2005	32 years
GC/MS Chemist, Senior	Inna Rasputnis	PhD Chemistry	June 1998	35 years
GC (FID) Chemist	Chuck Rickards	HS Diploma / Some College	April 2009	9 years
GC (ECD) Chemist	Scott Schoettle	High School Diploma	January 2010	18 years
Metals Chemist	Todd Cahill	High School Diploma	October 2009	13 years
Inorganics	Jessica VanDerBeck	HS Diploma / Some College	May 2007	3 years
Lab Technician/Metals Prep & Organic Extraction	George Alexander	High School Diploma	May 2001	9 years
Sample Handling	Robert Webb	HS Diploma / College Diploma	November 2007	2 years
Data Packages	Randy Barbor	HS Diploma / Some College	November 2009	6 months
Administrative/Invoicing	Megan Raughley	HS Diploma / Some College	February 2008	2 years
Director of Sales & Marketing	Philip Loh	BA Natural Science & Mathematics	August 2006	19 years
Project Coordinator	Leigherin Williams	HS Diploma / Some College	February 2010	6 months
Sample Courier	Gabriel Hernandez	High School Diploma	November 2009	6 months

SECTION 5. Laboratory Facility and Equipment

5.1 Floor Plan



Instrument List

NAME / TYPE OF INSTRUMENT	MANUFACTURER	MODEL	SERIAL NUMBER	USE	LOCATION OF UNIT
Composite Sampler, (large black)	ISCO, Inc.	2100	-----	Field Sampling	Field Operations
Composite Sampler, (large tan)	ISCO, Inc.	3700	-----	Field Sampling	Field Operations
Low Flow Sampler	Horbia, Ltd.	10-Apr	601017	Field Sampling	Field Operations
GC with ECD/ECD (4A)	Perkin-Elmer	Autosystem	610N5012612	Pest / PCB / Herb	GC/ECD
GC/ECD (1A)	Perkin-Elmer	Autosystem	610N4021805	Pest / PCB / Herb	GC/ECD
GC/ECD with autosampler	Perkin-Elmer	Clarus 500	5034	Pest / PCB / Herb	GC/ECD
GC/FID	Perkin-Elmer	Autosystem	610N1080907	Glycols	GC/FID
HP GC (#1) (TPH DRO)	Hewlett Packard	5890II	2938A25678	TPH / DRO	GC/FID
HP GC (#2) (GRO)	Hewlett Packard	5890	2436606120	GRO	GC/FID
HP GC (#3) (TPH DRO)	Hewlett Packard	5890II	3223A43566	TPH / DRO	GC/FID
Autosampler	Dionex	AS40	07010080	inorganics	General Chemistry
BOD-5 Incubator (Ambi-Hi-Lo Chamber)	Labline Instruments	681-610	1192-021	BOD	General Chemistry
Closed Cup Flashpoint Tester	Penske-Martens	74545	-----	Flashpoint	General Chemistry
COD Block Digestor	HACH	45600	900702761	COD	General Chemistry
Ion Chromatograph	Dionex	ICS-2000	4030359	inorganics	General Chemistry
pH/ISE Meter	Orion	Model 720A	9256BN	pH	General Chemistry
Portable BOD-5 meter and probe	YSI	Model 50B	92542941	BOD	General Chemistry
Portable Colorimeter and Testing Equipment	HACH	43000-00	-----	Residual Chlorine	General Chemistry
UV Visible Spectrophotometer	Perkin Elmer	Lambda 2	6352	Cyanide, Cr+6, inorganics	General Chemistry
Balance, Analytical	Sartorius	AC 210	10705051	All	General Chemistry
Blue M oven, Stabil-Therm	Fisher Scientific	0V-12A	12A-3175	drying oven, TDS	General Chemistry
Muffle Furnace, programmable	Fisher Scientific	126	-----	TVS	General Chemistry
TOX & Absorption Module	Cosa	TOX-10	97301001	TOX	General Chemistry
Turbidimeter	HACH	2100N	980100000114	Turbidity, Sulfate	General Chemistry

Autosampler	Perkin-Elmer	AS 93 Plus	93053010105	metals	Metals Lab
Autosampler	Perkin-Elmer	AS 93 plus	932S5111001	metals	Metals Lab
Autosampler	CETAC	ASX-400	070502ASX-4	mercury	Metals Lab
Graphite Furnace Atomic Absorption	Perkin Elmer	A Analyst 800	8676	metals	Metals Lab
Inductively Coupled Plasma (ICP 1)	Perkin-Elmer	Optima 5300DV	077N4060701	metals	Metals Lab
Inductively Coupled Plasma (ICP 2)	Perkin-Elmer	Optima 5300DV	077N5111601	metals	Metals Lab
Inductively Coupled Plasma/MS	Perkin-Elmer	ELAN 6100	62480103	metals	Metals Lab
Mercury Analyzer	CETAC	M-6100	100501QT6	mercury	Metals Lab
Auto Sampler	Tekmar	ALS 2016	92260003	GRO	Organics Lab
Sample Heater	Tekmar	N/A	93082012	GRO	Organics Lab
Sonicator	Branson	3210	RNA9704505D	organic prep	Organics Lab
Autosampler	Hewlett Packard	7673	3325A32488	SVOC	Organics Lab (SVOC)
Autosampler	Hewlett Packard	7673	3414A38446	SVOC	Organics Lab (SVOC)
HP GC/MS	Hewlett Packard	5890 series II		SVOC	Organics Lab (SVOC)
HP GC/MS	Hewlett Packard	5890 series II		SVOC	Organics Lab (SVOC)
Autosampler	Trimertics	PTA 30		VOC	Organics Lab (VOC)
Balance, Analytical	AND	HR-60	12102235	VOC	Organics Lab (VOC)
HP GC/MS	Hewlett Packard	5890 Series/5970	2716A10743	VOC	Organics Lab (VOC)
HP GC/MS	Hewlett Packard	5890II/5972	3336A53522	VOC	Organics Lab (VOC)
Liquid Sample Concentrator	Tekmar	LSC3000	94083002	VOC	Organics Lab (VOC)
Liquid Sampler Concentrator	EST	Centurian	CENTS123110309	VOC	Organics Lab (VOC)
Accelerated Solven Extractor	Dionex	ASE200	2030829	NJDEP EPH	Sample Prep
Balance, Top Loader	Ohaus	SP202	7125412246	Extraction Lab	Sample Prep
Balance, Top Loader	Ohaus	SP202	7125412220	Extraction Lab	Sample Prep
Evaporaton	Zymark	TurboVap LV	89A3265	organic prep	Sample Prep
Hot Plate, large	Lab-Line	1268	11 2-105	metals prep	Sample Prep

Isotemp series oven, 1 large	Fisher Scientific	615G	-----	% moisture	Sample Prep
Isotemp series oven, 1 small	Fisher Scientific	615G	30100004	drying oven	Sample Prep
Sonicator	Heat Systems	XL2020	G2572	organic prep	Sample Prep
Sonicator	Heat Systems	XL2020	G2012	organic prep	Sample Prep
ZHE Extraction Rotors	Millipore	42R5BFC1-E3	68STT2444	VOC TCLP	Sample Prep
ZHE Hazard Waste Filtration Systems 5L	Millipore	T316	50907-020	TCLP	Storage

SECTION 6. CERTIFICATIONS

6.1 Certifications

When available, certificates can be forwarded.

Analytical Certifications:

- DE – C08DE02801A
- NJ NELAC – DE003
- PA NELAC – 68-00566
- Maryland ID – 292

MBE/DBE Certifications:

- State of Delaware –DE05050563
- DelDOT-- C-736-03-31-2009
- State of New Jersey – 53290-23
- Philadelphia – 6869106FC
- PAUCP (SEPTA) – 1799-1011-6
- Philadelphia School District – MBE Registered

Other Information:

- Delaware Business License - 2001102684
- New Jersey Affirmative Action (AA302)
- New Jersey Business License – 510-407-336/000
- Pennsylvania Registered Vendor - 211923
- City of Philadelphia Business Privilege License – 199237
- City of Philadelphia Tax Account – 739-7981285
- NAICS
 - ◆ 541380 – Testing Laboratories
 - ◆ 541690 – Other Scientific & Technical Consulting Services
- SIC Codes
 - ◆ 8734 – Testing Laboratories
 - ◆ 8731 – Commercial, Physical and Biological Research
 - ◆ 8999 – Services not elsewhere Classified
- Central Contractor Registration (CCR) – Duns # 07279773

Name: Akhter Mehmood

Title: President

Employed at MAEL since: March 2000

Skills

Proficient in Word, Excel, and WaveFront Laboratory Information Management System. Achieved certification for NELAC, NVLAP, AIHA and NJ and DE drinking water.

Experience

Company: Mid-Atlantic Environmental Laboratories, Inc.

Location: New Castle, DE

Position: President

Start Date: March 2000

End Date: Present

Job Responsibilities: Overall management of the company, including financing, staff hiring, contract negotiation, client services, banking services, loan acquisitions, staff evaluations, authorizing purchases and pricing for service.

Company: Hydroanalysis

Location: Kutztown, PA

Position: Business Development Manager

Start Date: November 1999

End Date: May 2000

Job Responsibilities: Prepared guidelines to promote business in PA, DE and NJ. Conducted pricing evaluation and profitability forecast.

Company: Batta Environmental Associates

Location: Newark, DE

Position: Laboratory Manager

Start Date: February 1989

End Date: December 1998

Job Responsibilities: Managed the day-to-day operations of the Chemistry and Asbestos laboratories. Supervised and trained staff, operated and maintained all laboratory equipment, purchase new equipment to meet in-house analytical needs.

Education

College: Punjab University

Degree: B.S. in Chemistry

Major: Chemistry

Professional Organizations:

Name: Sharon O'Toole

Title: Quality Assurance Manager

Employed at MAEL since: March 2005

Skills

Analytical SOP and method development/improvement, QAP development, served as liaison to government agencies at local, state, regional, and federal levels, Developed/improved LIMS, integrating with sampling schedule, log-in, prep analysis, and QC records. Proficient in Microsoft Office, Adobe Acrobat and various instrument software.

Experience

Company: Mid-Atlantic Environmental Laboratories, Inc.

Location: New Castle, DE

Position: Quality Assurance Manager

Start Date: March 2005

End Date: Present

Job Responsibilities: Revamped Quality Assurance Program to meet NELAC requirements, developed and instituted documented training program for lab employees, reviewed multiple state and federal regulatory programs, bringing lab into compliance, enabling sales to increase significantly. Expanded NELAC certification in both scope and accrediting bodies.

Company: Mount Holly Municipal Utilities Authority

Location: Mount Holly, NJ

Position: QA/QC Supervisor

Start Date: March 1997

End Date: September 1999

Job Responsibilities: Developed/improved analytical methods, wrote SOPs and developed QA manual, developed/implemented raw material contract specifications and testing protocols, resulting in significant cost and savings and vastly improved quality.

Company: Rancocas Environmental Laboratories, Inc.

Location: Delran, NJ

Position: Laboratory Supervisor

Start Date: March 1992

End Date: September 1995

Job Responsibilities: Developed LIMS, integrating sampling schedule, prep and analyses, QC and generation of client reports, improved system for ordering laboratory supplies, eliminating overstocking, expirations and run-downs, while lowering cost.

Education

College: Chestnut Hill College Philadelphia, PA

Degree: B.S. in Biology

Major: Biology; minor Chemistry and Math

Professional Organizations:

Water Environment Federation 1997 – present

Water Environment Federation, Laboratory Practices Committee 1997 – 2002 (two terms)

Water Environment Federation, Collections Systems Committee 1997 – 1999 (one term)

New Jersey Water Environment Association 1997 – present

New Jersey Environmental Laboratory Advisory Committee 1997 – 2002, 2005 – present

New Jersey Environmental Laboratory Advisory Committee, Secretary, 2007 – 2008

New Jersey Environmental Laboratory Advisory Committee, Chair, 2009 – present

Name: Inna Rasuputnis

Title: Senior Chemist/GC/MS Chemist

Employed at MAEL since: April 1999

Skills

Proficient in Word, Excel, Wavefront Laboratory Information Management System various instrument software including HP ChemStation

Experience

Company: Mid-Atlantic Environmental Laboratories, Inc.

Location: New Castle, DE

Position: Senior Chemist/GC/MS Chemist

Start Date: April 1999

End Date: Present

Job Responsibilities: Operate and maintain VOC and SVOC GC/MS instruments, oversee Organic Department, including Organic prep and TCLP. Develop and improve SOPs, analysis of samples and reporting of data in accordance with quality assurance program.

Company: TestAmerica, Inc.

Location: Frankfort, KY

Position: Organic Chemist

Start Date: March 1990

End Date: March 1999

Job Responsibilities: Operated and maintained GC/MS instruments, prepared and analyzed solid, liquid and air sample in accordance with EPA approved methodologies, analysis of samples and reporting of data in accordance with quality assurance program.

Company: Research Clinic for Environmental Hazards

Location: Leningrad, USSR

Position: Senior Chemist

Start Date: May 1980

End Date: February 1989

Job Responsibilities: Performed analysis of environmental pollution at industrial sites and in atmospheres using GC/FID, AAS, TLC, polarograph, spectrophotometer and ISE for organic and inorganic compounds.

Education

College: Moscow University

Degree: Ph.D in Chemistry **Major:** Chemistry

Professional Organizations:

MBE Certified
DE NJ PAUCP
City of Philadelphia



DE certification - C 07DE02804B
MD certification - 292

Name: Philip Loh

Title: Director of Marketing and Sales

Employed at MAEL since: August 2006

Skills

Conceptualization and preparation of company literature, market research and direct sales

Experience

Company: Mid-Atlantic Environmental Laboratories, Inc.

Location: New Castle, DE

Position: Director of Sales and Marketing

Start Date: August 2006

End Date: Present

Job Responsibilities: Sales management, including sales force management, evaluation of proposal activities, maintenance of existing customer base and implementation of market research. Conceptualization and preparation of company literature

Company: EMSL Analytical, Inc.

Location: Westmont, NJ

Position: Senior Corporate Account Executive

Start Date: November 1994

End Date: June 2006

Job Responsibilities: Sales management, including sales force management, evaluation of proposal activities, maintenance of existing customer base and implementation of market research. Conceptualization and preparation of company literature

Company: Princeton Testing, Inc.

Location: Princeton, NJ

Position: Sales and Marketing / Gas Chromatography Analyst

Start Date: August 1991

End Date: November 1994

Job Responsibilities: Utilization of prospect/customer database enhancing proactive sales. Coordination of laboratory analysis transactions. Project management and contract management. GC analysis of non-potable water, soil and drinking water and full interpretation of results. Preparation of data packages.

Education

College: Bennington College Bennington, VT.

Degree: BA **Major:** Chemistry and Mathematics

Professional Organizations:

American Public Health Association

Water Environment Federation

New Jersey Water Environment Association

American Waterworks Association

New Jersey Environmental Laboratory Advisory Committee

SECTION 8. INSURANCE

8.1 Insurance Certificate

ACORD CERTIFICATE OF LIABILITY INSURANCE				OP ID, MP MIDAT-2	DATE (MM/DD/YYYY) 05/19/10	
PRODUCER Biddle & Company, Inc. 3650 Winding Way Ste 200 Newtown Square PA 19073 Phone: 484-427-8900 Fax: 484-427-8923		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.				
INSURED Mid-Atlantic Environmental Laboratories, Inc 30 Lukens Drive, Suite A New Castle DE 19720		INSURERS AFFORDING COVERAGE		NAIC #		
		INSURER A: Netherlands Insurance Co.		24171		
		INSURER B: Peerless Indemnity Ins. Co.		18333		
		INSURER C: OHIO CASUALTY GROUP		24074		
		INSURER D: LIBERTY SURPLUS INS CORP				
		INSURER E:				
COVERAGES 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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
WORK LTR	INSR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
D		GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ <input type="checkbox"/> LOC	UVVEDE102221-110	03/20/10	03/20/11	EACH OCCURRENCE \$ 1,000,000 RETENTION (UNRETIRED PREMIUMS) (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
B		AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	BA2999976	03/20/10	03/20/11	COMBINED SINGLE LIMIT (EA accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$
C		EXCESS/UMBRELLA LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$	ZU054431796	03/20/10	03/20/11	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
A		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER	WC2999977	03/20/10	03/20/11	<input type="checkbox"/> WORKERS COMPENSATION LIMITS <input checked="" type="checkbox"/> OTHER EL EACH ACCIDENT \$ 500,000 EL DISEASE - EA EMPLOYEE \$ 500,000 EL DISEASE - POLICY LIMIT \$ 500,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS						
CERTIFICATE HOLDER				CANCELLATION		
-----				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.		
				AUTHORIZED REPRESENTATIVE <i>Andrew P. Brecher, CIL</i>		

ACORD 26 (2001/08)

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MDBE Certification
 DE NJ PAUCP (SEPTA)
 City of Philadelphia

NJ DE 003  PA 68-00566

DE Certification - C07DE02804B
 MD Certification - 292