



FROM OUR OWNER:

I would like to take this opportunity to introduce our company services.

We have 150,000 square feet of warehouse space in Edison, New Jersey (with Rail), a transportation company serving 48 states, a container division servicing the Metropolitan New York, New Jersey and Pennsylvania Piers.

Should you have the need for any of our services, please do not hesitate to call upon us. We look forward to having this opportunity to serve your warehousing, transportation and intermodal needs.

Please review our business profile and introduction package attached, including an article about our business in **NJBIZ** magazine.

For more information, please visit our website at **WWW.QUALITYWAREHOUSE.COM**.

Sincerely,

Al Cirinelli, Owner

Quality Warehouse & Distribution

100 Sweetwater Lane

Edison, NJ 08837

Phone: 1-732-287-5005 Ext: 14

Fax: 1-732-287-9335

email: cirinelli@qualitywarehouse.com

Website: www.qualitywarehouse.com



QUALITY

Warehouse & Distribution Co. Inc.

Why Us



Import / Export



Rail Siding



Warehousing



www.QualityWarehouse.com

Let us be an extension of your operation without the expense and headaches associated with it.

We make the transition to our services easy and economical!



**Warehousing Transportation
Import / Export
Company**



Customized services for your New Jersey warehouse, transportation and logistics needs. Our rates are competitive and we are committed to excellence. Here at Quality Warehouse we have more than 40 years experience in transportation, warehousing, export and import logistics services and distribution. We make the transition to our services easy and economical.

**100 Sweetwater Lane
Edison, New Jersey 08837**

**Transportation
TEL (732) 287-9393
FAX (732) 287-2335**

**Warehouse
TEL (732) 287-5005
FAX (732) 287-9335**

Our services are customized to your warehousing and transportation requirements. Our Rates are competitive and we are committed to excellence.

Our facilities are centrally located with easy access to major highways and the N.J. Turnpike for easy inbound and outbound delivery.



Warehousing

Quality Warehouse & Distribution operates a 150,000 square foot, state-of-the-art, public warehouse centrally located in Edison, NJ. We are a warehouse and transportation solution “stacked” in your favor.

Our services include Storage Capabilities; fiber drums; bags; various size containers; steel drums; pails and totes. Other services provided include racking; drum clamps; fork lifts; strapping; computerized labeling; UPS service; pier container stripping or stuffing; fax services; heated building will maintain 65 degrees; pier container pick-up and delivery; monthly billing; bulk storage; shallow isle pickers; pallets; stretch wrapping; sampling; repackaging; computerized inventories; temperature control service to maintain between 50-60 degrees; fully monitored sprinklers and security; physical inventories; and a dedicated customer service representative for your account.



Transportation

Quality Warehouse has in addition to it's warehousing capabilities a full-service transportation division. We offer local distribution; motor freight LTL/TL, long or short haul.



Import/Export

Quality Warehouse operates in the New York, New Jersey and Philadelphia piers on a daily basis. We have concurrences with all the steamship lines and we are a member of the Uniform Inter modal Interchange Agreement (UIIA). We strip, stuff, or transload containers. Quality Warehouse transports less container loads (LCL) to container freight stations in New Jersey daily.

Direct Import container deliveries to your customer's door. Direct Export containers from your door to the port of New York, New Jersey and Philadelphia.



QUALITY

Warehouse & Distribution Co. Inc.

100 Sweetwater Lane
Edison, New Jersey 08837

Transportation
TEL (732) 287-9393
FAX (732) 287-2335

Warehouse
TEL (732) 287-5005
FAX (732) 287-9335

Quality Warehouse & Distribution operates a state-of-the-art public warehouse located in Edison NJ. As a third party logistics provider, we offer NJ public warehousing and transportation solutions “stacked” in your favor.

New Jersey (NJ) Local Transportation & Distribution

Quality Warehouse maintains a full service transportation division ready to handle your local transportation and long distance logistics needs. From our local New Jersey public warehousing space, we support your local transportation needs throughout the state (NJ). Our major services include pier container handling, motor freight LTL/TL, long haul and short haul transportation logistics. Whether your operation requires a continuous partnership or per project support, our NJ local transportation logistics services can be adapted to meet your specific objective.

Our new warehouse has Rail Siding available for stripping or stuffing rail box cars. We will provide warehouse storage or transloading onto trucks for distribution in the middle Atlantic or New England areas. Our equipment is able to unload almost all types of cargo utilizing our fork lifts, clamp trucks, drum clamps for both fiber or steel drums and squeeze clamps for slip sheet unloading. Our facility is serviced by the Raritan Central railroad, which has direct service with all the major railroads.

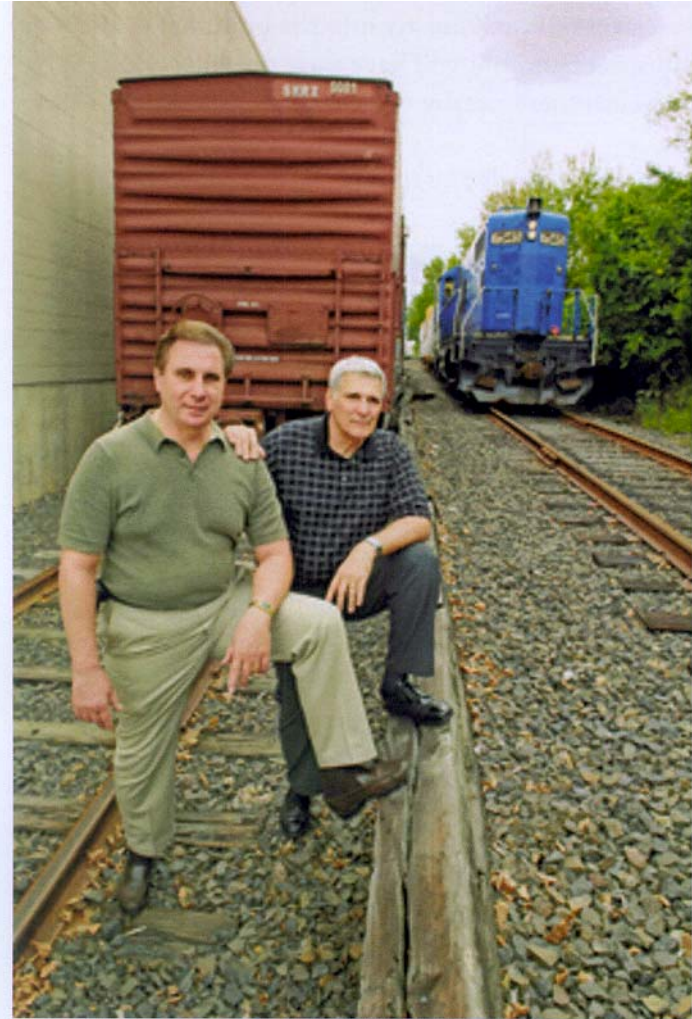
- ***Truck Load***
 - ***Pier Container Services***
 - ***Rail Services***

www.QualityWarehouse.com

Rail Shipping Gains Edge Over Trucks

As transportation costs increase, companies examine rail options

By Evelyn Lee



Quality Warehouse partners Al Cirinelli, left, and Harold F. Cannata, leased rail-served warehouse space for the first time last November.

EDISON — As the high cost of diesel makes trucking goods more expensive, rail is gaining favor among warehouse tenants in New Jersey as a cheaper and more fuel-efficient alternative. Developers consequently are seeing increased business as they add or upgrade rail capabilities at their industrial buildings and gain an edge over non-rail facilities, real estate experts say.

“More and more tenants are looking to decrease their transportation costs, and rail has proven to be an effective tool,” says **Vincent Visceglia**, real estate counsel at **Summit Associates**, an Edison-based real estate developer that has rail facilities in both Edison and Newark.

The costs of drivers, tolls and maintenance make shipping by truck more expensive than by rail, he says, to say nothing of fuel costs. **Walter Hughes**, sales and marketing administrator at **Rail Construction Co.** in Paterson, says on average, a freight train can travel about 234 miles on one gallon of diesel, while a truck can expect 7.5 to 8.5 miles per gallon of diesel. **AAA Mid-Atlantic** reports a gallon of diesel now costs \$4.11 in New Jersey — up from \$2.86 a year ago, a 44 percent increase — giving businesses added incentive to consider rail.

And railways support a significantly larger amount of inventory in one shipment than highways, with the typical boxcar able to accommodate at least three truckloads

of goods, says **Eyal Shapira**, president of **Raritan Central Railway LLC**, a Newton, Mass.-based railway company that operates the lines at Raritan Center and Heller Industrial Park, another industrial complex in Edison.

“There seems to be more demand” for rail, says **Al Cirinelli**, vice president of **Quality Warehouse and Distribution Company Inc.**, an Edison-based logistics firm that leased rail-served warehouse space for the first time last November. “Customers are looking for alternative ways of getting their product to distribution at a cost savings.”

A nonrail warehouse tenant for more than 20 years, Quality Warehouse began using rail following a request from a new customer looking to ship 50 percent of its product by train. The initial 20,000-square-foot rail facility the company leased at Raritan Center—a 13 million-square-foot industrial park in Edison and Woodbridge shared by developers **Federal Business Centers** and **Summit Associates**—now has reached capacity, Cirinelli says. To accommodate growing demand, Quality Warehouse took an additional 50,000 square feet of space with rail access at another building in the complex, he says.

(Over)

As much as \$10.5 million has been invested in upgrading the rail lines and switches at Raritan Center in the past 15 years, which has helped draw more business to the complex, Visceglia says.

“We’ve seen increased activity on our sites that have rail capability,” he says, noting his firm has signed multiple rail-related deals in recent years. “Rail distinguishes us from any other number of buildings across the state.” Rail can command higher rental rates than buildings without rail, but much depends on the amount of improvements required for the rail facility to serve the needs of that customer, Visceglia says.

Rail facilities tend to have two types of customers, known as rail direct and nonrail direct, Shapira says. The rail direct customer leases an industrial facility with rail access and receives rail cars directly into the building; indirect or “transloading” customers do not have a physical space at the industrial park, but will have their products brought by rail into the complex, then loaded onto a truck to be taken to the customer’s nearby warehouse facility, Shapira says.

But rail isn’t about to replace trucks as the primary mode of transporting goods any time soon, industry experts say.

“It’s still a small blip on the radar screen,” says Hughes, of Railroad Construction. Rail accounts for 3.5 percent to 5.8 percent of the total supply chain in the distribution of goods, he says. Meanwhile, Shapira estimates that about 500 to 600 industrial buildings in the state have rail access, but only about half of those facilities use rail to receive goods.

Most rail customers do not exclusively use rail, but rather a combination of rail and trucks, Visceglia says. Moreover, “rail isn’t the ultimate or exclusive consideration” when leasing a space, he says; location, availability of office space, ceiling heights, loading docks and square footage also are important criteria.

“There’s definitely a renewed interest in rail, but it hasn’t caught on the way I thought it would because of the high cost of diesel,” says **Kenneth Lundberg**, senior vice president at **NAI James E. Hanson**, a commercial real estate brokerage firm in Hackensack. Developers don’t usually build rail at an industrial facility unless it is at the request of a tenant, says Lundberg, who has handled two rail requests in the past year. Many developers are hesitant about taking space for trailer parking—the top priority for industrial tenants—to convert for rail use, he says.

Longer delivery times by rail are another drawback, Shapira says. Shipping by rail may save companies money, but it generally takes about twice as long as shipping by truck for the same distance, he says. “It slows the supply chain,” he says, but adds that rail customers usually can afford to wait longer for their goods to reach a destination.

Many customers are still wary about making the switch to rail, partly because it is a more complicated way to transport goods than trucking, Cirinelli says.

“They’ve been so accustomed to moving product by truck for so many years,” he says. “To change to rail, they have to change distribution patterns, they have to do more long-term planning for distribution.” But cost increasingly is becoming an overriding factor, he says. “Customers are looking to take extra time to get product to facilities” to save money.

QUALITY WAREHOUSE & DISTRIBUTION NEW JERSEY PIER CONTAINER RATES

EFFECTIVE: January 1, 2012

ORIGIN NEW JERSEY PIERS TO POINTS IN NEW JERSEY:

	<u>40' CONTAINERS</u>	<u>20' CONTAINERS</u>
0 to 10 miles	\$260.00	\$260.00
11 to 20 miles	\$270.00	\$270.00
21 to 30 miles	\$300.00	\$300.00
31 to 40 miles	\$330.00	\$330.00
41 to 50 miles	\$380.00	\$380.00
51 to 60 miles	\$440.00	\$440.00
61 to 70 miles	\$490.00	\$490.00

NOTE 1: ADDITIONAL CHARGE OF \$75.00 FOR EXPORT HAZMAT WILL APPLY

NOTE 2: ADDITIONAL CHARGE OF \$150.00 FOR IMPORT HAZMAT WILL APPLY
(\$75.00 IF CUSTOMER REMOVES PLACARDS)

NOTE 3: ADDITIONAL CHARGE OF \$85.00 FOR CONTAINERS IN OR OUT OF NEW YORK

NOTE 4: CHASSIS RENTAL WILL BE BILLED AT \$20.00 PER CONTAINER PER DAY

SECTION 3
 DISTANCE COMMODITY RATES
 (In Cents Per 100 Pounds, Unless Otherwise Indicated)
 (For Application, see ITEM 3000)

ITEM 3600 (NOTE A)
 FREIGHT, All Kinds, in straight or mixed shipments.
 BETWEEN points in DE, DC, MD, NJ, PA, and VA.

MILES (Item 100) NOT OVER (NOTE B)	*TL RATES MIN WT 40M	MILES (Item 100) NOT OVER	*TL RATES MIN WT 40M	MILES (Item 100) NOT OVER	*TL RATES MIN WT 40M	MILES (Item 100) NOT OVER	*TL RATES MIN WT 40M
50	80	500	243	900	370	1750	720
100	103	520	251	920	379	1800	742
120	115	540	257	940	385	1850	761
140	125	560	267	960	394	1900	782
160	136	580	273	980	403	1950	803
180	146	600	282	1000	412	2000	823
200	152	620	285	1050	431	2050	843
220	157	640	294	1100	455	2100	864
240	161	660	299	1150	472	2150	884
260	167	680	303	1200	494	2200	905
280	170	700	306	1250	512	2250	927
300	178	720	309	1300	534	2300	946
320	181	740	313	1350	557	2350	967
340	188	760	316	1400	575	2400	988
360	193	780	319	1450	596	2450	1008
380	199	800	327	1500	617	2500	1029
400	205	820	336	1550	637	2550	1033
420	212	840	346	1600	658	2600	1070
440	218	860	354	1650	679	2650	1091
460	227	880	361	1700	699	2700	1111
480	233						

NOTE A: Rates in this item are subject to the provisions of Items 579 and 848 herein.
 NOTE B: Shipments of 50 miles or less are subject to an arbitrary charge of 5 cents per 100 lbs. in addition to all other applicable charges.

ITEM 3600-1 (NOTE A)
 FREIGHT, All Kinds, in straight or mixed shipments.
 BETWEEN: Points in CT, ME, MA, NH, NY, RI and VT.
 AND: Points in CT, DE, DC, ME, MD, MA, NH, NJ, NY, PA, RI, VT and VA.

MILES (Item 100) NOT OVER (NOTE B)	*TL RATES MIN WT 40M	MILES (Item 100) NOT OVER	*TL RATES MIN WT 40M	MILES (Item 100) NOT OVER	*TL RATES MIN WT 40M	MILES (Item 100) NOT OVER	*TL RATES MIN WT 40M
50	91	500	280	900	427	1750	829
100	119	520	289	920	437	1800	855
120	132	540	296	940	444	1850	877
140	145	560	308	960	454	1900	901
160	157	580	315	980	464	1950	926
180	169	600	325	1000	475	2000	948
200	175	620	329	1050	497	2050	972
220	181	640	339	1100	525	2100	996
240	186	660	344	1150	544	2150	1018
260	193	680	349	1200	569	2200	1042
280	196	700	353	1250	590	2250	1068
300	205	720	356	1300	616	2300	1091
320	208	740	361	1350	642	2350	1115
340	217	760	365	1400	662	2400	1139
360	222	780	368	1450	686	2450	1161
380	229	800	377	1500	710	2500	1185
400	236	820	387	1550	735	2550	1190
420	244	840	399	1600	759	2600	1233
440	251	860	408	1650	783	2650	1258
460	261	880	416	1700	805	2700	1280
480	268						

NOTE A: Rates in this item are subject to the provisions of Items 579 and 848 herein.
 NOTE B: Shipments of 50 miles or less are subject to an arbitrary charge of 5 cents per 100 lbs. in addition to all other applicable charges.

For reference marks and notes not explained on this page, see Item 5000.

ISSUED BY:

HAROLD CANNATA, Pres.
 180 Mill Road
 Edison, NJ 08817

EFFECTIVE: July 1, 2004

ISSUED: June 21, 2004
 (HTS)

UNITED STATES OF AMERICA
DEPARTMENT OF TRANSPORTATION
PIPELINE AND HAZARDOUS MATERIALS SAFETY ADMINISTRATION



HAZARDOUS MATERIALS
CERTIFICATE OF REGISTRATION
FOR REGISTRATION YEAR(S) 2009-2012

Registrant: QUALITY WAREHOUSE & DISTRIBUTION CO INC
Attn: AL CIRINELLI
100 SWEETWATER LANE
EDISON, NJ 08837

This certifies that the registrant is registered with the U.S. Department of Transportation as required by 49 CFR Part 107, Subpart G.

This certificate is issued under the authority of 49 U.S.C. 5108. It is unlawful to alter or falsify this document.

Reg. No: 062706 553 0760Q **Issued:** 09/09/2009 **Expires:** 06/30/2012

Record Keeping Requirements for the Registration Program

The following must be maintained at the principal place of business for a period of three years from the date of issuance of this Certificate of Registration:

- (1) A copy of the registration statement filed with PHMSA; and
- (2) This Certificate of Registration

Each person subject to the registration requirement must furnish that person's Certificate of Registration (or a copy) and all other records and information pertaining to the information contained in the registration statement to an authorized representative or special agent of the U. S. Department of Transportation upon request.

Each motor carrier (private or for-hire) and each vessel operator subject to the registration requirement must keep a copy of the current Certificate of Registration or another document bearing the registration number identified as the "U.S. DOT Hazmat Reg. No." in each truck and truck tractor or vessel (trailers and semi-trailers not included) used to transport hazardous materials subject to the registration requirement. The Certificate of Registration or document bearing the registration number must be made available, upon request, to enforcement personnel.

For information, contact the Hazardous Materials Registration Manager, PHH-62, Pipeline and Hazardous Materials Safety Administration, U.S. Department of Transportation, 400 Seventh Street, SW, Washington, DC 20590, telephone (202) 366-4109.

NEW JERSEY MANUFACTURERS INSURANCE COMPANIES

New Jersey Manufacturers Insurance Company

New Jersey Re-Insurance Company

301 Sullivan Way

West Trenton, New Jersey 08628-3496

(609) 883-1300

CERTIFICATE OF AUTOMOBILE INSURANCE

We certify that we have issued an automobile insurance policy, as described below:

Insured:
QUALITY WAREHOUSE &
DISTRIBUTION CO INC
100 SWEETWATER LANE
EDISON, NJ 08837

Policy No. C 102618-6

Effective 11/01/2011

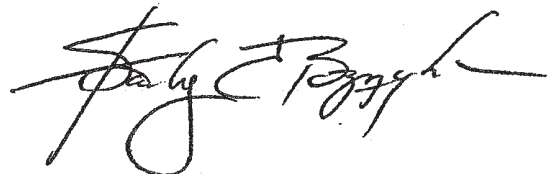
Expiring 11/01/2012

TYPE OF COVERAGE	LIMITS
Liability	\$1,000,000 each accident
Comprehensive	\$40,000 actual cash value each trailer
Specified Causes of Loss	
Fire & Theft	
Collision	\$40,000 with a \$1000 deductible each trailer

This certificate is issued for the information of:

Project:

- ◆ Fleet of autos including hired and non-owned autos.
- ◆ The referenced policy provides coverage for legal liability insurance for trailer interchange. The limits of insurance are stated above.
- ◆ This certificate imposes no liability on us beyond that stated in the provisions of the policy described above. If we cancel the policy, at least 10 days notice will be mailed to you at the address shown.



Agent

A-59 (6/95)
C0044

CERTIFICATE OF WORKERS COMPENSATION INSURANCE

INSURED

QUALITY WAREHOUSE & DISTRIBUTION CO INC
100 SWEETWATER LANE
EDISON, NJ 08837
|||||

PROJECT OPERATIONS IN THE STATE OF NEW JERSEY

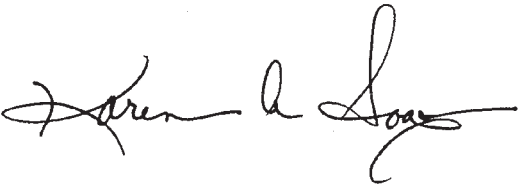
POLICY NO. W/21131-8 **EFFECTIVE** 11/01/2011 **EXPIRING** 11/01/2012

This policy insures the obligations imposed upon the Insured by the provisions of the Workers Compensation Law of New Jersey. The limits of liability for Part Two - Employers Liability - under this policy are as follows:
Bodily Injury by Accident \$500,000 each accident, and for Bodily Injury by Disease \$500,000 policy limit, \$500,000 each employee.

NOTE: Waiver of subrogation and/or inclusion of interests not owned in the majority by the insured are not permitted under this policy by New Jersey Workers Compensation Statute.

IF THIS POLICY IS CANCELLED PRIOR TO EXPIRATION, THE COMPANY WILL PROVIDE THE CERTIFICATE HOLDER NAMED BELOW WITH THIRTY (30) DAYS ADVANCE NOTICE OF SUCH CANCELLATION, UNLESS THE POLICY IS CANCELLED FOR NONPAYMENT OF PREMIUM, IN WHICH CASE TEN (10) DAYS ADVANCE NOTICE WILL BE PROVIDED.

The issuance of this Certificate imposes no liability on the Company beyond that provided by the terms, conditions and exclusions of such policy as are described above by policy number, effective and expiration dates.



CERTIFICATE HOLDER

QW WAREHOUSE & DISTRIBUTION CO
INC 100 SWEETWATER LANE
EDISON, NJ 08837
|||||



CERTIFICATE OF LIABILITY INSURANCE

QUALITY2

OP ID: SA

DATE (MM/DD/YYYY)

10/24/11

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 Brown & Brown of NJ, Inc. 1314 S. Shore Road Marmora, NJ 08223 Mathew R. Burt	609-390-3360	CONTACT NAME: Alessandra M. Cuomo	
	609-390-3239	PHONE (A/C No. Ext): 609-390-3360	FAX (A/C No.): 609-390-3239
		EMAIL ADDRESS: scuomo@bbinj.com	
		INSURER(S) AFFORDING COVERAGE	NAIC #
		INSURER A: Ace Fire Underwriters Ins Co	20702
		INSURER B: Scottsdale Insurance Co.	048
		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	ADDITIONAL INSURER	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY		D37382103001	11/01/11	11/01/12	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY					DAMAGE TO RENTED PREMISES (Per occurrence) \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR					MED EXP (Any one person) \$ 10,000
	<input checked="" type="checkbox"/> EBL					PERSONAL & ADV INJURY \$ 1,000,000
GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$ 2,000,000
POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/>						PRODUCTS - COMPROP AGG \$ 1,000,000
AUTOMOBILE LIABILITY						Emp Ben. \$ 1,000,000
ANY AUTO						COMBINED SINGLE LIMIT (Per accident) \$
ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/>						BODILY INJURY (Per person) \$
HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/>						BODILY INJURY (Per accident) \$
						PROPERTY DAMAGE (Per accident) \$
						\$
B	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR		XLS0070128	11/01/11	11/01/12	EACH OCCURRENCE \$ 2,000,000
	<input checked="" type="checkbox"/> EXCESS LIAB					AGGREGATE \$
	DED <input checked="" type="checkbox"/> RETENTION \$ 0					\$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS <input type="checkbox"/> OTHER <input type="checkbox"/>
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N N/A						E.L. EACH ACCIDENT \$
(If yes, describe under DESCRIPTION OF OPERATIONS below)						E.L. DISEASE - EA EMPLOYEE \$
						E.L. DISEASE - POLICY LIMIT \$
A	Property Section		D37382103001	11/01/11	11/01/12	
A	Motor Truck Cargo		D37382103001	11/01/11	11/01/12	300,000

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

CERTIFICATE HOLDER	CANCELLATION
SAMPLE1	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Certificate Holder Street Address City, NJ ZIP	AUTHORIZED REPRESENTATIVE <i>Alessandra M. Cuomo</i>

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IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form 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.