



Boutte Tree, Inc.

"Your Neighbors, Your Arborists"

This sales proposal is prepared for:

Kathleen M Baggett -- 12 / 16 / 2025

Revised Chelsea Place Townhomes pruning 12525-2

400 Drexel Avenue

Prepared by:

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Proposal Created: 12 / 16 / 2025





Revised Chelsea Place Townhomes pruning 12525-2 Proposal

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Please approve by checking the boxes below. If a line doesn't have a checkbox, it is not optional and by accepting the proposal you are agreeing to those services.

Service	Price
<p><input checked="" type="checkbox"/> Prune Custom</p> <p>Prune 3 Willow Oaks at left side of 400 Drexel Ave</p> <ul style="list-style-type: none"> Remove dead, broken, hanging limbs 2" diameter and larger throughout crown Provide clearance to sky light window in the roof of 400 Drexel, there should be no limbs above this window. Target cuts will be 4-10" in diameter. Reduce the spread of limbs towards 340 Drexel Ave. Tip reduction cuts will be 2-5" in diameter to. <p>For first tree (closest to street/entrance)</p> <ul style="list-style-type: none"> Raise 3 lowest hanging limbs. 1 limb is an 8" cut the other two limbs are 3-4" diameter cuts. <p>No cars may be parked under the canopy of these trees while work is being preformed. Crew will need to use a bucket truck lift to provide trip reduction over the 340 Drexel side of canopy.</p> <p>All recommended Boutte Tree pruning matches the ANSI A300 tree care pruning standards and local laws and regulations.</p> <p>Haul away tree debris.</p>	<p>\$2,600.00</p>

<p><input checked="" type="checkbox"/> PHC Phytophthora Fungal Canker</p> <p>Recommended Season: Summer, 2026</p> <p>3 Willow Oak trees at the left side of 400 Drexel Ave and near community entrance Treatment recommended to help these trees fight off fungal infection from previous damage resulting from spike pruning.</p> <p>Perform a trunk application of systemic fungicide to suppress Phytophthora and stem canker diseases. This treatment is intended to control vascular tree diseases and improve tree health. This treatment is designed to improve the health of your tree, but it is impossible for Contractor to offer guarantees. See our Phytophthora Fact Sheet for more information. https://docs.google.com/document/d/15x0tzJpGMjSoNwwgaTtELeenbVs-2zkK/edit?usp=sharing&oid=107109138962993648094&rtopof=true&sd=true</p>	<p>\$150.00</p>
<p>Arborist to inspect jobsite at START of day</p> <p>TASK:</p> <p>Arborist to inspect jobsite at the START of work to ensure the project is on track and the work meets his and the client's expectations</p> <p>Contractor office will make arrangements for Arborist to be present on site but they will not stay for the entire project unless otherwise stated in contract</p>	<p>\$0.00</p>
<p><input checked="" type="checkbox"/> Prune Custom</p> <p>River Birch at the rear of 404 Drexel Ave</p> <ul style="list-style-type: none"> • Provide 6-8' of clearance to the house and roof. Reduction will allow more light and air to the house preventing algae and moss growth. This reduction will reduce the need to re-prune in the next 3-5 years. <p>Haul away tree debris.</p>	<p>\$550.00</p>
<p><input checked="" type="checkbox"/> Prune Custom</p> <p>Prune all Crepe Myrtles at the side of 410 Drexel Ave</p> <ul style="list-style-type: none"> • Provide 2-4' of clearance to the house. <p>Haul away tree debris.</p>	<p>\$275.00</p>

Nothing is more important to us than customer satisfaction! Below are just a few of the many positive messages we've received from our customers.

[Google Customer Reviews](#)

[FAQ](#)



Terms & Conditions

1.) **Parties:** This Agreement is made by and between Boutte Tree, Inc., referred to herein as “Contractor,” and the property owner(s) or property owner(s)’s agent(s), collectively referred to herein as “Owner.” Contractor and Owner shall be referred to herein as the “Parties.”

2.) **Entire Agreement:** This Agreement represents the entire and integrated agreement between the Parties and supersedes prior negotiations, representations or agreement, either written or oral. The Agreement may be amended or modified by written acknowledgement from both Parties or with the verbal agreement of both parties, provided however that any verbal amendment to this agreement must be documented in writing within a reasonable period of time thereafter. For hourly contracts, time estimates do not constitute a defined scope and the Contractor shall have no obligation to receive a written authorization to exceed a time estimate for work sold on an hourly basis. No presumption shall be implied by virtue of the fact that this Agreement was prepared by or at the request of a particular Party or that Party’s counsel.

3.) **Contract Documents:** This Agreement consists of the Estimate, these Terms and Conditions, and any written modifications, signed by both Parties, issued after execution of this Agreement.

4.) **Contract Sum:** The Contract Sum is set forth in the Estimate, is the total amount payable by the Owner to the Contractor for the performance of the Work, as defined herein and includes all services necessary for the completion of the Work.

5.) **Scope of Work:** Contractor will complete the work described in the “Description of Work” section (the “Work”). No additional work or services is implied or intended.

1. **Deadwood Trimming:** The removal of deadwood from a tree does not include the removal of very small branches or twigs.
2. **Stump Grinding:** Stump grinding converts a stump into mulch, and is an optional service which is not included in the Work unless specified in the Agreement. The Work does not include removing or spreading these resulting piles of mulch unless specified in the Agreement. Contractor will grind stumps to 6 inches below ground and approximately 6 inches out from the point where the trunk meets the ground level unless otherwise specified in the Agreement. Some roots will remain because they will be further than 6 inches below the ground or more than 6 inches out from the main stump. The scope of Work does not include re-grading the area around a stump unless specified in the Agreement.
3. **Crown Reduction:** Crown reduction is a procedure which serves to lessen the risk of entire tree or stem failure by removing branches to lighten the tree and reduce the load on the tree’s support structure. Contractor shall perform crown reductions according to International Society of Arboriculture (ISA) standards makes no assurances and provides no warranty as to the future safety of a tree.
4. **Cabling:** The cabling of trees is intended to reduce the possibility that the tree fails at a weak union or uproots. Contractor provides no warranty as to the future performance of the cable and expressly disclaims any liability for property damage or personal injury which results from the failure of a cable or a cabled tree.
5. **Tree Removal:** Tree removal is the removal of an entire tree from the property, including the operations necessary to safely lower tree sections to the ground, the use of cranes, track loaders, heavy trucks, and any other equipment deemed necessary by Contractor to effect the removal and disposal of the tree. The height of the remaining stump will be approximately the same or less than half of the stump’s diameter as measured by the where the roots meet the soil.
6. **Inspection and Marking:** Inspection and marking services consist of a visual inspection only from ground level of the trees located on the Owner’s property or portion thereof as represented by the Owner, and of the marking and identification of all such trees that from such eye level inspection (i) appear to be dead, (ii) have visual signs of disease and/or existing damage and are likely to be dead within the next twelve months, and/or (iii) are likely to be hazardous to the safety of persons on or around the property as a result of apparent existing disease or damage. **Contractor is not responsible for and expressly disclaims that its inspection and marking services, if any, will include and/or that it will be responsible or liable for, any of the following:** (a) any trees that have internal rotting, any disease that is internal (under the bark or part of the inner vascular portion of a tree), or any external disease that is not apparent to the naked eye from ground level; (b) any damage(s) or injuries or losses arising out of or from any storms or winds; (c) inspecting the depth or stability of any root systems or any damages, injuries or losses arising out of or from

any trees that are felled or lost as a result, in whole or in part, of a diseased, weak or structurally insufficient root system; or, **(d)** identifying, marking or removing any or all dead, dying or damaged limbs on any trees.

7. **Equipment:** In order to complete the Work, Contractor will use its equipment and manpower on the Owner's property and adjacent right-of-ways. Unless otherwise specified in the Agreement, the Owner also agrees to allow Contractor the use of non- public access, such as driveways, turfed areas, and parking areas for the placement and use of Contractor's equipment. Owner agrees to defend and hold Contractor harmless for any damage that may result from the use of the Contractor's equipment or manpower in the performance of the Work, including but not limited to: cracking, scraping or buckling of pavement surface, curbing, or gutters on any right-of-way, street, alley, sidewalk, driveway, parking area or path resulting from the placement of equipment necessary to complete the Work, damage to turf, ivy, ground cover, shrubs or other vegetation.
8. **Roof and Gutters:** In the event that damage to gutters occurs during a manual tree service without use of the crane, Contractor is held harmless if the tree is located within 5 feet of a structure, gutter or roof. In addition, if noticeable dead limbs are present within 5 feet of a structure, gutter, or roof contractor will not be held liable for damage as the fragility of the limb(s) is uncontrollable. Contractor will take all necessary and controllable precautions to avoid such damage, but will not be held liable should such damage occur. Because of the kind of fall protection arborists use, Boutte Tree cannot safely access all roofs for cleaning of fine debris subsequent to tree work. If the situation allows for final cleaning we will do so. When walking on roofs to clean them, we cannot walk adjacent to the edges, meaning that hand-cleaning of gutters is not possible. Ask your arborist for more details regarding final cleanup.
9. **Services of Subcontractors:** Owner agrees to allow any and all Subcontractors hired by Contractor, including, but not limited to, crane rental companies and stump grinding companies, onto Owner's property to perform the Work pursuant to the Contract.
10. **Water Damage:** During the performance of the Work and when reasonably necessary, Contractor shall place a tarp on the roof in an effort to slow the entry of water into the property; however, Contractor does not guarantee or warrant that no water will enter the property. Therefore, Contractor shall have no liability for water damage that may occur to the property.
11. **Roof Access:** Owner agrees to allow Contractor roof access for the completion of the work.
12. **Underground Utilities:** Any underground utilities may be damaged by equipment used in the course of the work- The Owner agrees to make the Contractor aware of any utilities, public or private, even those that have been located by 811. The Contractor will not be responsible for damage that occurs to an unmarked utility, or for damage that occurs to a marked utility that resulted from the regular course of work. Any identified damaged utility will be repaired, not replaced, if the damage was caused by negligence, not by the regular course of work. If the damage was caused by the course of work, such as equipment weight and/or vibrations, then it will not be the responsibility of the contractor to address the damage. If an external standard precludes repairing a utility for which Contractor is responsible due to negligence, Contractor will only pay for the estimated cost of repair, not for the cost of replacement. Incorrectly buried utilities, identified or not, will not be the Contractor's responsibility to repair under any circumstances.
13. **Emergency Tree Removal:** Emergency Tree Removal is the expedited removal operation of one or more trees or tree sections from the property carried out for the purpose of limiting future losses, and typically charged for on a time and materials basis. This means that hourly charges will apply to any labor, cranes, equipment, or other resources, whether owned or rented by Contractor, which are deemed necessary by Contractor to effect the removal and disposal of the trees or tree sections, or as needed to remove impediments to said operation, up to and including the removal of earth, power lines, additional trees, building detritus, or landscaping. Additional work may be added to the Agreement as conditions in the field shall warrant. The owner understands, acknowledges and agrees that the owner shall be responsible for all such additional fees, charges and costs.

6.) Owner's Representation and Warranties: Owner hereby represents and warrants to Contractor that Owner is either the sole owner of the property on which the Work is to be performed or has the express consent and authorization of such owner to have all of the Work performed, and that by performing the Work, Contractor will not be trespassing on the property of, or infringing on the rights of, any other person or entity. Owner agrees to and shall indemnify and hold harmless Contractor from and against all claims, causes of action, demands, damages, injuries, costs and expenses, including court costs and attorneys' fees incurred by Contractor, arising out of or from or related to (i) any breach of any of Owner's representations or warranties contained herein or (ii) any claims or causes of action asserted by a third party against Contractor that Contractor did not have the right or consent of such third party to perform any of the Work.

7.) Scheduling: Contractor will work with Owner to schedule a mutually acceptable date(s) for the performance of the Work. Once a date for the Work has been scheduled, Contractor must be notified of any requests for rescheduling or cancellation at least forty-eight (48) business hours in advance of scheduled appointments. Contractor reserves the right to delay performance of the Work; such right includes rescheduling for inclement weather and the expectation of inclement weather. Contractor will endeavor to give the Owner reasonable notice of delays and to reschedule the Work at a time mutually agreeable to the Parties. Contractor is not responsible for any monetary loss resulting from delays to the Work. The Owner should avoid parking vehicles in the vicinity of the Work. If any vehicle must be towed or otherwise removed to allow the Work to be completed, Contractor reserves the right to add such costs to the Contract Sum even if not agreed to in advance. Further, the Owner and all others under his/her control specifically assume all risk of personal injury if he/she chooses to stay onsite during the performance of the Work.

8.) Clean Up: Contractor will make reasonable efforts to clean up debris resulting from the Work. The Work does not include clean-up or removal of pre-existing debris unless specified in the Agreement. Contractor reserves the right to use its choice of equipment and methods standard to the industry to perform the Work. During the performance of the Work, dust and other debris will be blown off of hard surfaces into natural areas such as turf, mulched areas, etc. The Owner acknowledges that settling of debris on areas adjacent to the Work is a necessary and unavoidable consequence of the performance of the Work, and agrees to hold Contractor harmless for same.

9.) Payment: Payment is due upon receipt. Any payments due hereunder and unpaid after thirty days shall bear interest from the date payment is due at the rate of 1 ½ percent per month. In the event of non-payment by Owner, a "Mechanic's Lien" will be placed on the property for the amount of the unpaid balance plus any applicable interest. Contractor will be entitled to interest and attorney's fees and costs incurred in any litigation, mediation or arbitration necessitated by non-payment by the Owner.

10.) Limitation of Liability/Warranty: Contractor will perform the Work in a diligent and careful manner consistent with industry standards. Contractor will make reasonable effort to perform the work in a manner that does not result in property or other damage. The performance of tree removal work, however, is difficult and inherently dangerous, and damage can result even if the Work is performed with care and caution. Contractor shall be and remain liable for damages resulting from Contractor negligence in the performance of the Work, including damage to owners property, **but excluding consequential damage such as lost profits, lost income, and lost productivity.**

11.) Rescheduling of the Work: The Contractor may reschedule/postpone the work at any time, even during the course of the work and will provide Owner with their justification and with as much notice as possible. For jobs that are rescheduled at the Owner's request within a forty eight (48) hour time frame, an additional fee of five hundred dollars (\$500.00) for each "crew/day" that is rescheduled will be added to the final invoice after the work is completed.

12.) Cancellation of the Work: The Owner may cancel the performance of the Work at any time before the Work begins, except that any cancellation on the part of the Owner must be submitted in writing to Contractor at least forty eight (48) business hours in advance of the scheduled performance of the Work. Should the Owner cancel any Work within forty eight (48) business hours or less of the scheduled commencement of the Work, the Owner shall pay a cancellation fee of five hundred dollars (\$500.00) or ten percent (10.000%) of the total Contract Sum, whichever is greater, in addition to any services performed or costs borne related to preparation for the work. This money will be due immediately upon the Owner cancelling the work. If the Contractor cancels the work, they will invoice pro rata for services rendered under the contract in the performance of the Work.

13.) Property Restoration: In the event that a damage must be repaired under this contract, the Contractor shall be liable to restore the property to its pre-existing condition only. The contractor shall exercise its discretion with regard to the method for returning the property to a pre-existing condition. Boutte Tree reserves the right to self-perform repair services or utilize its subcontractors. Invoices are due upon receipt regardless of any pending claim regarding damages. Any damage must be reported to Contractor in writing **within three (3) business days** of the occurrence of the damage or Contractor's liability shall be deemed waived.

14.) Touch Ups/Return Visits: In the event that the Owner thinks the scope was improperly or incompletely executed, and a touch up or return visit is desired, the Owner must bring this to Contractor's attention **within ten (10) business days** of the Contractor's stated completion date, or invoice date, whichever is earlier.

15.) Dispute Resolution: Any claim, objection or dispute initiated by the Owner must be delivered to Contractor in writing **within three (3) business days** of the occurrence of the event giving rise to the claim, objection or dispute or shall be deemed waived. In the event of any dispute, claim or controversy among the parties arising out of or

relating to this Agreement, the Parties shall endeavor to resolve their claims by mediation. Any claims not resolved in mediation shall be subject to binding arbitration in Atlanta, GA, which, unless the Parties agree otherwise, shall be in accordance with the Commercial Rules of the American Arbitration Association then in effect. Any award entered into by the arbitrator shall be final and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof. The cost of the arbitration proceeding and any proceeding in court to confirm or to vacate any arbitration award, as applicable (including, without limitation, each party's attorneys' fees and costs), shall be borne by the unsuccessful party.

16.) Disclaimer: In no event shall Contractor be liable for any special, incidental, consequential or indirect damages (including any loss of profit or revenue) or exemplary or punitive damages arising out of or from the use, performance or furnishing of any of the Work, even if Owner or others shall have been advised of the possibility of such potential loss or damage.

17.) Expert Witness / Consultant Fees. Boutte Tree Inc. agrees to perform consulting and/or expert witness services as requested by the Owner or the Owner's representative(s) and in connection with such services agrees to perform such investigation, document review, studies and research, or courtroom attendance and testimony so as to be able to consult with Client and/or advise Client as an expert witness with respect to Consultant's findings. The Owner agrees to pay Boutte Tree at a rate of \$350 per hour for consulting services and to reimburse all travel expenses, equipment and testing expenses, laboratory fees, and any other costs incurred by Boutte Tree Inc. should the Owner or the Owner's representative(s) cause a Boutte Tree employee to perform consulting work, whether by subpoena or other written request to appear and perform such services. The Owner further agrees to pay (at the same rate of \$350 per hour) for all time associated with complying with the Owner's request for information, including travel time or time spent waiting in a courtroom, and that all time shall be calculated in half-hour increments.

18.) Governing Law: This Contract is governed by the laws of the State of Georgia, without regard to its conflicts of laws provisions.

19.) Personal Guarantee: The signatory to the Agreement agrees to pay and personally guarantee any outstanding balance of the Owner, regardless of the existence of or Contractor's ability to file a claim of lien. The Signatory to this agreement is responsible for payment. Payment is not contingent on the approval of any third party, including without limitation the owners insurance carrier. Boutte Tree does not negotiate with insurance carriers and any consent from owners insurance must be obtained solely by the owner.

20.) Credit Card Processing Fee: If Owner wishes to pay the bill by credit card or debit card a 3% convenience fee will be added to the contract price by the Contractor.

21.) Controlling Document: To the extent that Boutte Tree, Inc. enters any other contract or agreement with the contracting party for this project containing different or conflicting terms, it is expressly agreed that the terms and conditions of this Agreement shall control.

By signing below, the Owner acknowledges that he, she or it, as applicable, has received, read and understands the aforementioned Terms and Conditions and agrees that the Work will be performed by Contractor subject to these Terms and Conditions.

Signature: _____

Date: _____

Revised Chelsea Place Townhomes pruning 12525-2





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/02/2025

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 have ADDITIONAL INSURED provisions or 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 Chastain & Associates Ins P.O. Box 1908 Athens GA 30603		CONTACT NAME: Meggan Autry PHONE (A/C, No, Ext): (706) 543-2575 FAX (A/C, No): (706) 543-4847 E-MAIL ADDRESS: maury@chastain-assoc.com	
INSURED Boutte Tree, LLC 2275 Marietta Boulevard NW Suite 270, Box 333 Atlanta GA 30318		INSURER(S) AFFORDING COVERAGE INSURER A: Greenwich Insurance Company 22322 INSURER B: State Auto Mutual 25135 INSURER C: Insurance Company of the West 27847 INSURER D: INSURER E: INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** CL24121845458 **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 <input checked="" type="checkbox"/> Arborist E&O <input checked="" type="checkbox"/> Property Dmg Deductible \$1,000 GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:			NPC100428604	12/31/2024	12/31/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/PO/AGG \$ 2,000,000 Employee Benefits \$ 1,000,000
B	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY			10157908CA	12/31/2024	12/31/2025	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 \$			NEC700037600 - Follows Form	12/31/2024	12/31/2025	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
C	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 Y	N/A	WGA507472401	12/31/2024	12/31/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	Inland Marine			NPC100428604	12/31/2024	12/31/2025	Leased & Rented Equip 500,000 Deductible 5,000

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

CERTIFICATE HOLDER **CANCELLATION**

Information Purpose	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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