THE BOROUGH OF LITTLESTOWN

REGULAR MEETING OF THE AUTHORITY

ALPHA FIRE COMPANY
41 EAST KING STREET, LITTLESTOWN PA 17340
TUESDAY SEPTEMBER 8, 2026 @ 6:30PM

Call to Order - Pledge of Allegiance

PUBLIC COMMENT FOR AGENDA ITEMS ONLY

Appointments
- Appoint Karen Louey to the Borough Authority with a term to expire July 9, 2031.

(1) Minutes
a) March 10, 2026 Meeting

(2) New Business
a) PFM Water & Sewer System Financial Planning, Rate Forecasting & Strategic Asset Evaluation Proposal

PUBLIC COMMENT FOR NON-AGENDA ITEMS AND/OR ALL OTHER MATTERS OF CONCERN

EXECUTIVE - Recess for executive will be announced at the meeting, if one is called for.

Adjourn Meeting

2026 - MEETINGS

*The **Borough Authority** of the Borough of Littlestown will convene in a **Regular Session** on the second Tuesday of each month unless otherwise noted, at 6:30 p.m., prevailing time, in the Council Meeting Room, 43 South Columbus Avenue, Littlestown, Pennsylvania 17340, on the following date during 2026:*

January 13th, February 10th, March 10th, April 14th, May 12th, June 9th, July 14th
August 11th, September 8th, October 13th, November 10th, December 8th

Borough of Littlestown

Water & Sewer System Financial Planning, Rate Forecasting & Strategic Asset Evaluation Proposal

PFM Financial Advisors

June 19, 2026

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Borough of Littlestown
Charles Kellar – Borough Manager
41 South Columbus Ave
Littlestown, PA 17340

PFM Financial Advisors LLC ("PFM") appreciates the opportunity to submit this proposal to provide the Borough of Littlestown with water and sewer system financial planning, rate forecasting, and strategic asset evaluation services. Our team has extensive experience assisting municipalities and utilities with long-term financial planning, projecting future revenue requirements, evaluating customer rate impacts, and analyzing the financial value of utility assets under a variety of ownership and operational scenarios. In addition to our specialized utility advisory work, PFM has been ranked the nation's leading independent financial advisor to municipalities for over 20 years[1].

PFM's financial advisory practice was founded on the mission of serving as an independent advisor to the public sector, and that mission continues to guide our work today. We approach every engagement with a focus on our client's long-term financial stability, operational sustainability, and strategic objectives, and we look forward to supporting the Borough on this important initiative.

Please feel free to contact me at any time with questions.

Sincerely,

Scott Shearer
Managing Director

[1] Per Ipreo rankings, PFM has been the number one ranked Independent Financial Advisor ranked by par amount and number of issues nationally since 1995 and in Pennsylvania since 1998. PFM's financial advisory business consists of PFM Financial Advisors LLC and previously included former affiliate, Public Financial Management, Inc. For more information about PFM entities and services, please visit pfm.com.

II. Proposed Scope of Services & Fee

In coordination with the Borough, PFM will perform a comprehensive financial planning analysis designed to project the future revenue requirements of the water and sewer utilities, estimate potential future customer rate adjustments needed to maintain long-term financial sustainability, and evaluate the strategic financial value of the Borough's water and sewer system assets.

1. Data Collection & Review

PFM will prepare a detailed data request outlining the information needed for the analysis. PFM will review historical financial, operating, billing, customer, debt, capital planning, and asset information provided by the Borough in order to understand current system operations, recent financial performance, and long-term infrastructure obligations.

2. Financial Planning Model Development

PFM will develop a multi-year financial projection model of the water/sewer funds designed to estimate future revenue requirements and test the long-term financial resiliency of the system.

The model will incorporate:

- Historical financial performance
- Operating and maintenance expenses
- Debt service and existing obligations
- Planned capital improvements and asset replacement needs
- Customer growth and consumption trends
- Key financial policies and reserve targets
- Assumptions related to inflation, borrowing costs, and capital timing

The model will be structured to allow evaluation of various planning assumptions and operating scenarios.

3. Water & Sewer Rate Forecasting

Using projected revenue requirements, PFM will estimate the level of overall customer rate adjustments that may be required over time under the Borough's existing rate structure in order to maintain financial sustainability.

PFM will also estimate customer impacts, including projected changes to an average residential bill, to assist the Borough with budgeting, planning, and future customer communication.

This analysis is intended for financial planning purposes only and does not constitute a formal legal cost-of-service or rate design study.

4. Strategic Asset Evaluation

PFM will perform a strategic financial evaluation of the Borough's water/sewer system assets in order to help quantify the long-term financial value of the system and assess the range of potential revenue opportunities associated with continued Borough ownership or alternative monetization structures.

This evaluation will produce an estimated valuation range for the water/sewer system under a variety of ownership, operational, and market-based assumptions.

5. Benchmarking

PFM will compare the Borough's projected customer rates to peer municipal water and sewer systems in Pennsylvania and potential buyers to provide planning context and assist with future communication of findings.

7. Deliverables

PFM will provide Microsoft PowerPoint presentations and related advisory memoranda, as needed, summarizing key assumptions, financial projections, rate outlook, strategic asset evaluation findings, transaction-related observations, and overall planning implications.

Professional Fees for Services

Financial planning analysis and rate forecasting services described herein, PFM proposes the following fee options:

Single System: For a financial planning analysis, rate forecast, and strategic evaluation of assets covering **either the water system or the sewer system**, PFM proposes a flat fee of $17,000.

Both Systems: For a combined financial planning analysis and rate forecast covering both the water and sewer systems, PFM proposes a discounted flat fee of $25,000.

The applicable flat fee would be due upon completion of the rate study.

In addition to fees for services, PFM will be reimbursed for necessary, reasonable, and documented out-of-pocket expenses incurred, including travel, meals, lodging, telephone, mail, and other ordinary costs, as well as any actual extraordinary costs for graphics, printing, data processing, and computer time incurred by PFM.

III. Utility Rate Study Experience

Client	Scope of Work
Schuylkill County Municipal Authority	-Financial analysis and water/sewer rate forecasts -Converted 7 separate municipal sewer systems with varying rates (flat and volumetric) into a single-rate system where all customers pay the same flat rate.
Altoona Water Authority	-Financial analysis and water/sewer rate forecasts -Annual Updates to Study to During Budget

East Suburban Water Authority**	-Financial analysis and water rate forecast
Swatara Township Authority (Sewer)	-Financial analysis and sewer rate forecast
Spring Grove Borough	-Financial analysis and sewer rate forecast -Converting residential customers to flat rate.
Pocono Township	-Financial analysis and sewer rate forecast -Eliminated de minimus rate/policy
Amity Township	-Financial analysis and sewer rate forecast
Jackson Township Sewer Authority	-Financial analysis and sewer rate forecast
Lower Macungie Township	-Financial analysis and sewer rate forecast

Upper Macungie Township	-Financial analysis and sewer rate forecast
University Area Joint Authority	-Financial analysis and sewer rate forecast
Antietam Valley Municipal Authority	-Financial analysis and sewer rate forecast
Ontelaunee Township	-Financial analysis and water/sewer rate forecast
Town of Milton, Delaware	-Financial analysis and water rate forecast
South Whitehall Township	-Financial analysis and water/sewer rate forecast

Lititz Borough	-Financial analysis and water/sewer rate forecast
Swatara Township Stormwater Authority Swatara Township DAUPHIN COUNTY, PENNSYLVANIA	-Financial analysis and stormwater rate forecast

Utility Asset Sale Consulting Experience

Client	Scope of Work
City of Allentown	Strategic financial advisory services related to the lease of water and sewer systems. Result: Leased Systems
City of McKeesport McKeesport PENNSYLVANIA	Strategic financial advisory services related to the sale of the sewer system. Result: Sold System
West Conshohocken Borough	Strategic financial advisory services related to the sale of the sewer system. Result: Sold System

West Vincent Township	Strategic financial advisory services related to the sale of the sewer system. Result: Sold System
Tredyffrin Township	Strategic financial advisory services related to the sale of the sewer system. Result: Sold System
Springfield Township	Strategic financial advisory services related to the sale of the sewer system. Result: Sold System
Limerick Township	Strategic financial advisory services related to the sale of the sewer system. Result: Sold System
Upper Merion Township	Strategic financial advisory services related to the sale of the sewer system. Result: Terminated Process

Borough of Norristown	Strategic financial advisory services related to the sale of the sewer system. Result: Terminated Process
Conshohocken Borough	Strategic financial advisory services related to the sale of the sewer system. Result: Terminated Process
City of Beaver Falls	Strategic financial advisory services related to the sale of the sewer system. Result: Sold System
Brentwood Borough**	Strategic financial advisory services related to the sale of the sewer system. Result: Selling System (In Process)
City of Pittston**	Strategic financial advisory services related to the sale of the sewer system. Result: Selling System (In Process)

*Client lists presented in PFM's proposal are provided for informational purposes only and does not constitute an endorsement or testimonial by clients listed of services provided by PFM's financial advisory business. Partial client lists were selected based on client type and/or other non-performance-based criteria to show a list of PFM's representative clients. A full list is available upon request.

**In process.

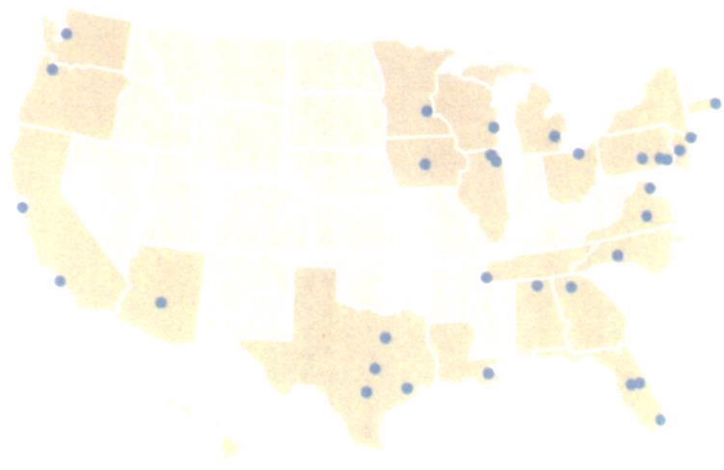
II. Sample Work Schedule for Rate Study

Timeframe	Event
July 2026	-Information Requests / Q&A
July/August 2026	-PFM develops rate model -Follow up Q&A -Draft Study delivered
Late August/September 2026	-Final Study delivered

V. Firm Profile

PFM's financial advisory business (established as Public Financial Management, Inc. ("PFM, Inc.") was founded in 1975 with the mission of providing independent financial advice to state and local governments, and governmental agencies and authorities in the debt issuance process or undertaking capital planning and budgeting. As of June 1, 2016, the registered municipal advisory services historically offered through PFM, Inc. are now offered through PFM Financial Advisors LLC PFMFA has one of the largest financial advisory teams in the public finance industry, maintaining an expansive national presence. PFMFA and its affiliates currently has more than 300 employees located in 32 offices and locations across the United States (as of 2/1/2025).

PFMFA and its affiliates are wholly owned by its Managing Directors, who set the firm's strategic direction. Working hand-in-hand with our clients in helping them to achieve their immediate and long-term objectives, PFMFA and its affiliates bring a broad and deep range of expertise and experience to bear on our client engagements. In conjunction with PFMFA's traditional financial advisory business, PFMFA has also been asked by many of our clients to assist with rates



*According to PFM Internal Resources as of January 16, 2025 studies and exploring a variety of ownership structures for their utility systems. Since PFMFA has been a leader in the municipal utility space for many years, we decided to incorporate this additional work into our service offerings for our clients. Recognizing that each system has unique goals and challenges, PFM is committed to delivering tailored insights that empower clients to make well-informed decisions about their utility systems.

DISCLOSURES

PFM is the marketing name for a group of affiliated companies providing a range of services. All services are provided through separate agreements with each company. This material is for general information purposes only and is not intended to provide or give a specific recommendation. Municipal advisory services are provided by PFM Financial Advisors LLC which is a registered municipal advisor with the Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB) under the Dodd-Frank Act of 2010. Swap advisory services are provided by PFM Swap Advisors LLC which is registered as a municipal advisor with both the MSRB and SEC, a commodity trading advisor with the Commodity Futures Trading Commission, and a member of the National Futures Association. Consulting services are provided through PFM Group Consulting LLC. PFM financial modeling platform for strategic forecasting is provided through PFM Solutions LLC. For more information regarding PFM's services or entities, please visit www.pfm.com.

The rate projections presented in this report are based on information provided by the Borough and on publicly available data that has not been independently verified by PFM. Accordingly, PFM makes no representations or warranties regarding the completeness or accuracy of the information or that actual future rates will match the projections. The projections and analyses are for informational and illustrative purposes only, reflect conditions and assumptions as of the date presented, and are subject to material change due to a variety of factors.

The projections are intended to indicate reasonable ranges of potential outcomes and are not guarantees of future performance. Actual rates and financial results may differ based on operational, regulatory, economic, or market conditions at the time decisions are made.

A cost-of-service study is not included as part of this engagement. If the Borough wishes to evaluate alternative rate structures or customer class allocations, a separate cost-of-service analysis should be considered.

This presentation should be considered in conjunction with any accompanying oral or written explanations. To the extent permitted by law, PFM and its affiliates assume no liability for any direct or consequential loss arising from the use of this material. The Borough retains sole responsibility for decisions made based on this information.

PFM FINANCIAL ADVISORS LLC

AGREEMENT FOR SERVICES

This agreement, made and entered into this ___ day of _____________, 2026, by and between the Borough of Littlestown (hereinafter called the "Client" or "Client") and PFM Financial Advisors LLC, (hereinafter called the "Financial Advisor" or "PFM") sets forth the terms and conditions under which the Financial Advisor shall provide services.

WHEREAS, Client is desirous of obtaining the financial advisory services of an advisor to assist in completing a financial planning analysis, water/sewer rate forecast, and strategic asset evaluation for the Borough's water/sewer systems.

WHEREAS, PFM is capable of providing the necessary financial advisory services.

NOW, THEREFORE, in consideration of the above-mentioned premises and intending to be legally bound hereby, Client and PFM agree as follows:

I. SCOPE OF SERVICES

PFM shall provide financial advisory services as shown in Exhibit A.

II. WORK SCHEDULE

The services of the Financial Advisor are to commence as soon as practicable after the execution of this Agreement and a request by the Client for such service.

III. FINANCIAL ADVISORY COMPENSATION

Financial planning analysis and rate forecasting services described herein, PFM proposes the following fee options:

1. Single System: For a financial planning analysis, rate forecast, and strategic evaluation of assets covering either the water system or the sewer system, PFM proposes a flat fee of $17,000.

2. Both Systems: For a combined financial planning analysis and rate forecast covering both the water and sewer systems, PFM proposes a discounted flat fee of $25,000.

The applicable flat fee would be due upon completion of the rate study.

In addition to fees for services, PFM will be reimbursed for necessary, reasonable, and documented out-of-pocket expenses incurred, including travel, meals, lodging, telephone, mail, and other ordinary costs, as well as any actual extraordinary costs for graphics, printing, data processing, and computer time incurred by PFM.

IV. TERMS AND TERMINATION

This agreement shall remain in effect unless canceled in writing by either party upon thirty (30) days written notice to the other party.

V. SUBCONSULTANT & NON-ASSIGNABILITY

PFM shall not assign any interest in this Agreement or subcontract any portion of the work performed hereunder without the prior written consent of the Client.

VI. INFORMATION TO BE FURNISHED TO THE FINANCIAL ADVISOR

All information, data, reports, and records in the possession of the Client necessary for carrying out the work to be performed under this Agreement ("Data") shall be furnished to the Financial Advisor. Financial Advisor may rely on the Data in connection with its provision of the services under this Agreement and Financial Advisor shall not be responsible for the adequacy, accuracy or completeness of such Data. To the extent necessary, the Client shall cooperate with the Financial Advisor in all reasonable ways.

VII. CONFIDENTIALITY AND NON-DISCLOSURE

Both parties agree to endeavor to take all reasonable measures to keep in confidence the execution, terms and conditions, as well as performance of all work within the scope of this Agreement, and the confidential data and information of any party that another party may know or access during performance of this Agreement (hereinafter referred to as "Confidential Information"), and shall not disclose, make available or assign such Confidential Information to any third party without the prior written consent of the party providing the information. Notwithstanding, the above restriction is not applicable to: (a) information that has already become generally available to the public at the time of disclosure; (b) information that, after the time of disclosure, has become generally available to the public not because of the fault of either party hereto; (c) information that any party hereto can prove that it has already possessed before the time of disclosure and that has not been directly or indirectly acquired from any other party hereto; and (d) the foregoing Confidential Information that any party hereto is obliged to disclose to relevant governmental authorities or among others, as required by law or regulatory process, or that any party hereto discloses to its direct legal counsels and financial advisors as needed during its due course of business. The parties agree that this clause will continue to remain valid and effective regardless of any alteration, cancellation, or termination of this Agreement.

VIII. NOTICES

All notices given under this Agreement shall be in writing, sent by registered United States mail, with return receipt requested, addressed to the party for whom it is intended, at the designated below. The parties designate the following as the respective places for giving notice, to-wit:

BOROUGH OF LITTLESTOWN
41 South Columbus Ave
Littlestown, PA 17340
Attention: Charles Kellar – Borough Manager

PFM FINANCIAL ADVISORS LLC
100 Market Street
Harrisburg, PA 17101
Attention: Scott Shearer – Managing Director

IX. TITLE TRANSFER

All materials prepared by PFM pursuant exclusively to this Agreement shall be the property of the Client. Upon termination of this Agreement, Financial Advisor shall deliver to the Client copies of any and all material pertaining to this Agreement.

X. FINANCIAL ADVISOR'S REPRESENTATIVES

The Client has the right for any reason to request PFM to replace any member of the advisory staff. Should the Client make such a request, PFM shall promptly suggest a substitute for approval by the Client.

XI. INSURANCE

PFM shall maintain insurance coverage with policy limits not less than as stated in Exhibit B.

XII. INDEPENDENT CONTRACTOR

The Financial Advisor, its employees, officers and representatives at all times shall be independent contractors and shall not be deemed to be employees, agents, partners, servants and/or joint venturers of Client by virtue of this Agreement or any actions or services rendered under this Agreement.

XIII. ENTIRE AGREEMENT

This Agreement represents the entire agreement between Client and PFM and may not be amended or modified except in writing signed by both parties.

XIV. REGISTERED MUNICIPAL ADVISOR; REQUIRED DISCLOSURES

Financial Advisor is a registered municipal advisor with the Securities and Exchange Commission (the "SEC") and the Municipal Securities Rulemaking Board (the "MSRB"), pursuant to the Securities Exchange Act of 1934 Rule 15Ba1-2.

MSRB Rules require that municipal advisors make written disclosures to their clients of all material conflicts of interest, certain legal or disciplinary events and certain regulatory requirements, which are provided in Financial Advisor's Disclosure Statement delivered to Client prior to or together with this Agreement.

IN WITNESS THEREOF, the Client and Financial Advisor have executed this Agreement as of the day and year herein above written.

ATTEST: **BOROUGH OF LITTLESTOWN**

By:________________________________

Name, Title

DATE:_____________________________

ATTEST: **PFM FINANCIAL ADVISORS LLC**

BY:

Scott Shearer – Managing Director

DATE: 6/19/2026

EXHIBIT A

Please see the Proposed Scope of Services section referenced earlier in this proposal.

EXHIBIT B

Insurance Statement

PFM Financial Advisors LLC ("PFM") has a complete insurance program, including property, casualty, general liability, automobile liability and workers compensation. PFM maintains Professional (E&O)/Cyber Liability coverage which total $5 million single loss/ aggregate.

Our Professional/Cyber Liability policies are a "claims made" policy and our General Liability policy claims would be made by occurrence.

Deductibles/SIR:

Automobile $100 comprehensive & $1,000 collision
General Liability $0
Professional (E&O)/ Cyber Liability $250,000
Crime $50,000

Insurance Company & AM Best Rating

Professional Liability (E&O)	AIG Specialty Insurance Company; (A; Stable)
Cyber Liability	AIG Specialty Insurance Company (A; Stable)
Crime	Berkley Regional Insurance Company; (A+; Stable)
General Liability	The Phoenix Insurance Company; (A++ Stable)
Automobile Liability	St. Paul Protective Insurance Company (A++ Stable)
Excess /Umbrella Liability	Travelers Property Casualty Company of America; (A++ Stable)
Workers Compensation & Employers Liability	Travelers Casualty Ins Co of America; (A++ Stable)

CERTIFICATE OF LIABILITY INSURANCE

ACORD®

DATE (MM/DD/YYYY): 12/5/2025

12/7/2026

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
Lockton Companies, LLC
DBA Lockton Insurance Brokers, LLC in CA
CA license #0F15767
1185 Avenue of the Americas, Ste. 2010
New York NY 10036
(646) 572-7300

CONTACT NAME: PFMCertRequests
PHONE (A/C, No, Ext): **FAX (A/C, No):**
E-MAIL ADDRESS: PFMCertRequests@lockton.com

INSURED
PFM Financial Advisors LLC
1735 Market St Fl 42
Philadelphia PA 19103

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : The Phoenix Insurance Company	25623
INSURER B : St. Paul Protective Insurance Company	19224
INSURER C : Travelers Property Casualty Company of America	25674
INSURER D : Travelers Casualty Ins Co of America	19046
INSURER E : AIG Specialty Insurance Company	26883
INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:** XXXXXXX

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	X COMMERCIAL GENERAL LIABILITY			H-630-B9715676-PHX-25	12/7/2025	12/7/2026	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY X PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
B	AUTOMOBILE LIABILITY			BA-B9717018-25-N2-G	12/7/2025	12/7/2026	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$ XXXXXXX
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$ XXXXXXX
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$ XXXXXXX
								$ XXXXXXX
C	X UMBRELLA LIAB X OCCUR			CUP-B9793549-25-N2	12/7/2025	12/7/2026	EACH OCCURRENCE	$ 20,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$ 20,000,000
	DED RETENTION $							$ XXXXXXX
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N			UB-B9717817	1/1/2026	1/1/2027	X PER STATUTE OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) N	N/A					E.L. EACH ACCIDENT	$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
E	Cyber/Tech E&O			01-420-47-31	12/7/2025	12/7/2026	Limit: $5M Retention: $250K	

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

CERTIFICATE HOLDER

EVIDENCE OF COVERAGE

CANCELLATION See Attachments

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