



OFFICIAL NOTICE AND AGENDA

of a meeting of a City Board, Commission, Department, Committee, Agency, Corporation, Quasi-Municipal Corporation, or Sub-unit thereof.

Meeting: **BOARD OF PUBLIC WORKS**
Members: Wesolowski, Groat, Jacobson.
Location: **Council Chambers, City Hall, 407 Grant Street.**
Date/Time: **Tuesday, March 10, 2015, at 1:30 p.m.**

1. Approve minutes of the February 27 and March 5, 2015 meetings.
2. Open Request for Proposals for Residential Refuse and Recycling Service.
3. BID OPENING: Wastewater Treatment Facility Digester Mixing Replacement.
4. Portland Cement Concrete License: BK Flatworks.

ALLEN WESOLOWSKI, PE
Project Manager

(If you have questions about any items on this agenda, please call the Engineering Department at 715-261-6740.)

THIS NOTICE POSTED AT CITY HALL AND FAXED TO CITY PAGES AND DAILY HERALD: March 6, 2015, at 3:30 p.m.

Upon reasonable notice, effort will be made to accommodate the needs of disabled individuals through appropriate aids and services. For information or to request this service, contact the City Clerk at (715) 261-6620.

Agenda distribution: Board members, Council members, Mayor, City Clerk, City Pages, Daily Herald.

BOARD OF PUBLIC WORKS

Date of Meeting: February 27, 2015, at 3:30 p.m. in the Birch Room.

Members Present: Wesolowski, Groat, Alfonso.

Also Present: J. Gehin, Geier.

In compliance with Chapter 19, Wisconsin Statutes, notice of this meeting was posted and received by the *Wausau Daily Herald* in the proper manner.

Approve minutes of the February 17, 2015 meeting

Wesolowski moved to approve the minutes of the February 17, 2015 meeting. Groat seconded and the motion carried 2-0 with Alfonso abstaining.

Open Request for Proposals for Water Quality Investigation

The following proposals were received and opened:

| | |
|--------------|----------|
| AECOM | \$11,900 |
| Becher Hoppe | \$22,700 |
| Clark Dietz | \$18,180 |

The Water Department will review the proposals submitted. A recommendation will be made at the March Water Commission Meeting.

Open Request for Proposals for Water Hydraulic Model

The following proposals were received and opened:

| | |
|--------------|-----------|
| AECOM | \$108,662 |
| Becher Hoppe | \$40,300 |
| Clark Dietz | \$84,660 |

The Water Department will review the proposals submitted. A recommendation will be made at the March Water Commission Meeting.

Open bids and make recommendation for sale of City-owned property at 1001-1003 North 3rd Avenue

There were no bids received for the sale of 1001-1003 North 3rd Avenue.

Clarifier Equipment Rehabilitation: J.F. Ahern Company, Change Order No. 1

Wesolowski explained that this pay request would result in a deduction of \$2,500 due to the rehabilitation of equipment rather than replacement. He added that Ken Ligman of Becher Hoppe has reviewed the change order and recommends approval.

Wesolowski moved to approve Change Order No. 1 for a deduction of \$2,500. Groat seconded and the motion carried unanimously 3-0.

Pay Request from GRAEF: Professional Services through December 31, 2014; Thomas Street Corridor Master Plan. (This item was tabled from the February 11, 2015 meeting.)

Wesolowski moved to table the pay request as Lenz has not received additional information from GRAEF regarding the pay request. Groat seconded and the motion carried unanimously 3-0.

CLOSED SESSION pursuant to Section 19.85(d), Wis. Stats., for the purpose of considering and deliberating on pre-qualification statements regarding Request for Proposals for Residential Refuse

The following contractors were approved to submit proposals for the subject contract:

Advance Disposal
Waste Management
Harter's
Eagle Waste & Recycling

BOARD OF PUBLIC WORKS

Date of Meeting: March 5, 2015, at 1:30 p.m. in the Board Room.

Members Present: Wesolowski, Jacobson, Whalen.

Also Present: J. Gehin, Knotek, Lenz, Erickson.

In compliance with Chapter 19, Wisconsin Statutes, notice of this meeting was posted and received by the *Wausau Daily Herald* in the proper manner.

Approve minutes of the February 27, 2015 meeting

This item was pulled from the agenda.

Kaiser Pool Renovation Project: Altmann Construction Company, Inc., Pay Estimate #3

Knotek stated the project continues to be on schedule and on budget. Jacobson moved to approve Pay Estimate #3 in the amount of \$78,963.87. Whalen seconded and the motion carried unanimously 3-0.

Pay Request from Stantec: Brownfield Area-Wide Planning Grant Implementation for period ending February 6, 2015

Lenz explained that this invoice is for work on the Riverfront plan for which an EPA grant was received. Stantec is the consultant hired to help finalize the plan. The work completed corresponds with Task Order 12.6, which was approved by the Board of Public Works. Stantec continues to work on the task order and hopes to be finishing soon. The pay request is still within the budget. Stantec will provide an update at the weekly Riverfront meeting scheduled for Monday.

Jacobson moved to approve the pay request in the amount of \$27,965.44. Whalen seconded and the motion carried unanimously 3-0.

CLOSED SESSION pursuant to Section 19.85(d), Wis. Stats., for the purpose of considering and deliberating on pre-qualification statements for bidders for the Wastewater Plant Digester Heating and Mixing System Project

Motion by Jacobson, second by Whalen to convene in closed session. Motion carried unanimously.

Motion by Jacobson, second by Whalen to reconvene in open session. Motion carried unanimously.

RECONVENE MEETING INTO OPEN SESSION for the purpose of acting upon closed session item, if necessary

Motion by Wesolowski, second by Jacobson to approve the following contractors to submit bids for the Wastewater Plant Digester Heating and Mixing System Project:

August Winter & Sons, Inc., Appleton
J. F. Ahern Co., Fond du Lac
Staab Construction Corporation, Marshfield

Motion carried unanimously.

CITY OF WAUSAU PORTLAND CEMENT CONCRETE LICENSE APPLICATION AND BOND



The undersigned hereby applies for a license to construct and/or reconstruct Portland cement concrete (includes but is not limited to, sidewalks, drive approaches, curb and gutter, street surface) within public right-of-way in the City of Wausau and hereby agrees if said license is granted, to comply with the rules, regulations and specifications which have been or hereafter may be adopted by the Board of Public Works and also all ordinances of the City of Wausau applicable to Portland cement concrete work.

Name BK FLATWORKS
Address 2211 PARTNERS LN
City, State, Zip SCHOFIELD, WI 54476
Phone No. 715-212-2097
Fax No. _____
Date 11/24/14

Submit the following required documents to the City of Wausau Engineering Department, 407 Grant Street, Wausau, WI 54403.

- ◆ Completed Application Form. Contractor's signature is REQUIRED in Part I (on reverse).
- ◆ 3-Year Bond (or \$3,000). **The bond for a license issued in 2014 must have a 2017 expiration date. A three-year (2014-2017) bond OR a continuation certificate extending an existing bond to 2017 can be submitted. The bond company must sign the back of the application form as surety in Part I, and complete and sign Part II-Affidavit, unless a Continuation Certificate is attached.**
- ◆ Current Certificate of Insurance with the following coverage: Liability and Property Damage \$500,000 each person, each occurrence, property damage; \$1 million excess limit umbrella policy. The City of Wausau must be listed as an additional insured and a 30-day written notice of cancellation is required. **An Additional Insured Policy endorsement and an Earlier Notice of Cancellation endorsement must accompany the Certificate of Insurance.**
- ◆ \$90 Application Fee

The Board of Public Works will act on the application when all documents are received. **Board of Public Works approval of the license is required prior to the commencement of any work.**

Date license approved by Board of Public Works _____
The license will remain in effect one year from the date of approval.

RECEIPT # 201500126 LICENSE # _____ DATE ISSUED _____
LICENSE CODE SP

PART I – MUST BE SIGNED BY CONTRACTOR. SURETY/BONDING COMPANY REPRESENTATIVE MUST ALSO SIGN UNLESS A CONTINUATION CERTIFICATE IS ATTACHED.

KNOW ALL MEN BY THESE PRESENTS, That we BK FLATWORKS as principal, and _____, a corporation duly licensed to transact the surety business in Wisconsin as surety, are held and firmly bound unto the City of Wausau in the penal sum of Three Thousand Dollars (\$3,000.00), to be paid to the said City of Wausau, its successors and assigns, for which payments, well and truly to be made, we bind ourselves, and our heirs, executors and administrators, or successors and assigns, as the case may be, jointly and severally, firmly by these presents.

NOW THE CONDITION OF THIS OBLIGATION IS SUCH that if the said principal be granted a license by the Board of Public Works of the City of Wausau to construct and reconstruct Portland cement concrete in public right-of-way in said City, and if said principal in that case shall for a period of three years beginning on the first day of the month in which the work is performed, indemnify and save harmless the City of Wausau and its Board of Public Works from any and all liability, damages, and costs caused by actionable negligence in doing such works, or by reason of failure to perform properly any contract or contracts for any such work done under authority of the said license, and shall also replace any defective work which may be discovered within such three-year period, and shall also comply with the rules, regulations and specifications which have been or hereafter may be adopted by the Board of Public Works, and all ordinances of said City applicable to Portland cement concrete work, then this obligation shall be void, otherwise it shall remain in full force and effect.

Signed, sealed and dated 11/24/14

IN PRESENCE OF
X Lori Wunsch (SEAL)

CONTRACTOR
X BK FLATWORKS / Bill York

X _____

BOND COMPANY/SURETY
By X _____ (Attorney-in-Fact)
Countersigned _____ (As to Surety)
By _____ (Resident Agent)

PART II – AFFIDAVIT (MUST be completed by bond company unless a Continuation Certificate is attached.)

STATE OF _____
COUNTY OF _____

_____, being first duly sworn, on oath deposes and says that he/she is _____ surety on the attached contract number _____
(Attorney-in-Fact or Agent) (Bonding Company)

_____ executed by _____ (contractor). Affiant further deposes and says that no officer, official or employee of the City of Wausau has any interest, directly or indirectly, or is receiving any premium, commission, fee or other thing of value on account of the sale or furnishing of the bond, undertaking or contract of indemnity, guaranty or suretyship in connection with the above-mentioned contract.

Subscribed and sworn to before me this date _____

Notary Public
County _____, State _____
My commission expires _____

Attorney-in-Fact or Agent

Approved as to Form and Execution:
Date _____
_____, City Attorney

APPROVED BY BOARD OF PUBLIC WORKS
Date _____



Old Republic Surety Company
 PO Box 1635
 Milwaukee, WI 53005

CONTINUATION CERTIFICATE

| BOND NUMBER | BOND DESCRIPTION | BOND AMOUNT | EFFECTIVE DATE | EXPIRATION DATE |
|-------------|---------------------|-------------|----------------|-----------------|
| ML11182218 | Bituminous Concrete | 3,000.00 | 10/01/2008 | 10/01/2017 |

PRINCIPAL

BK Flatworks LLC
 2211 Partners Lane
 Schofield, WI 54476

OBLIGEE

City of Wausau Engineering Dept.
 407 Grant Street
 Wausau, WI 54403

THIS BOND CONTINUES IN FORCE TO THE ABOVE EXPIRATION DATE CONDITIONED AND PROVIDED THAT THE LOSSES OR RECOVERIES ON IT AND ANY AND ALL ENDORSEMENTS SHALL NEVER EXCEED THE PENALTY SET FORTH IN THE BOND AND WHETHER THE LOSSES OR RECOVERIES ARE WITHIN THE FIRST AND/OR SUBSEQUENT OR WITHIN ANY EXTENSION OR RENEWAL PERIOD, PRESENT, PAST OR FUTURE. ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

SIGNED AND DATED THIS 18th DAY OF December 2014

Old Republic Surety Company
 SURETY

By *Pam Selke*
 ATTORNEY-IN-FACT
 Pam Selke





POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That OLD REPUBLIC SURETY COMPANY, a Wisconsin stock insurance corporation, does make, constitute and appoint:

ARON ALBRECHT, PAM SELKE, DONNALEE BAIN, MONICA G. KORNOWSKI, OF BROOKFIELD, WI

its true and lawful Attorney(s)-in-Fact, with full power and authority, not exceeding \$50,000,000, for and on behalf of the company as surety, to execute and deliver and affix the seal of the company thereto (if a seal is required), bonds, undertakings, recognizances or other written obligations in the nature thereof, (other than bail bonds, bank depository bonds, mortgage deficiency bonds, mortgage guaranty bonds, guarantees of installment paper and note guaranty bonds, self-insurance workers compensation bonds guaranteeing payment of benefits, asbestos abatement contract bonds, waste management bonds, hazardous waste remediation bonds or black lung bonds), as follows:

ALL WRITTEN INSTRUMENTS

and to bind OLD REPUBLIC SURETY COMPANY thereby, and all of the acts of said Attorneys-in-Fact, pursuant to these presents, are ratified and confirmed. This document is not valid unless printed on colored background and is multi-colored. This appointment is made under and by authority of the board of directors at a special meeting held on February 18, 1982. This Power of Attorney is signed and sealed by facsimile under and by the authority of the following resolutions adopted by the board of directors of the OLD REPUBLIC SURETY COMPANY on February 18, 1982.

RESOLVED that, the president, any vice-president, or assistant vice president, in conjunction with the secretary or any assistant secretary, may appoint attorneys-in-fact or agents with authority as defined or limited in the instrument evidencing the appointment in each case, for and on behalf of the company to execute and deliver and affix the seal of the company to bonds, undertakings, recognizances, and suretyship obligations of all kinds; and said officers may remove any such attorney-in-fact or agent and revoke any Power of Attorney previously granted to such person.

RESOLVED FURTHER, that any bond, undertaking, recognizance, or suretyship obligation shall be valid and binding upon the Company (i) when signed by the president, any vice president or assistant vice president, and attested and sealed (if a seal be required) by any secretary or assistant secretary; or (ii) when signed by the president, any vice president or assistant vice president, secretary or assistant secretary, and countersigned and sealed (if a seal be required) by a duly authorized attorney-in-fact or agent; or (iii) when duly executed and sealed (if a seal be required) by one or more attorneys-in-fact or agents pursuant to and within the limits of the authority evidenced by the Power of Attorney issued by the company to such person or persons.

RESOLVED FURTHER, that the signature of any authorized officer and the seal of the company may be affixed by facsimile to any Power of Attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligations of the company; and such signature and seal when so used shall have the same force and effect as though manually affixed.

IN WITNESS WHEREOF, OLD REPUBLIC SURETY COMPANY has caused these presents to be signed by its proper officer, and its corporate seal to be affixed this 17TH day of NOVEMBER, 2014.

OLD REPUBLIC SURETY COMPANY

Phyllis M. Johnson
Assistant Secretary



Alan Pavlic
President

STATE OF WISCONSIN, COUNTY OF WAUKESHA-SS

On this 17TH day of NOVEMBER, 2014, personally came before me, Alan Pavlic and Phyllis M. Johnson, to me known to be the individuals and officers of the OLD REPUBLIC SURETY COMPANY who executed the above instrument, and they each acknowledged the execution of the same, and being by me duly sworn, did severally depose and say; that they are the said officers of the corporation aforesaid, and that the seal affixed to the above instrument is the seal of the corporation, and that said corporate seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority of the board of directors of said corporation.



Kathryn R. Pearson
Notary Public
My commission expires: 9/28/2018

(Expiration of notary commission does not invalidate this instrument)

CERTIFICATE

I, the undersigned, assistant secretary of the OLD REPUBLIC SURETY COMPANY, a Wisconsin corporation, CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore, that the Resolutions of the board of directors set forth in the Power of Attorney, are now in force.

24-0001

Signed and sealed at the City of Brookfield, WI this 18th day of December, 2014



Janet E. Chermay
Assistant Secretary

OLD REPUBLIC SURETY COMPANY

THIS DOCUMENT HAS A COLORED BACKGROUND AND IS MULTI-COLORED ON THE FACE. THE COMPANY LOGO APPEARS ON THE BACK OF THIS DOCUMENT AS A WATERMARK. IF THESE FEATURES ARE ABSENT, THIS DOCUMENT IS VOID.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/05/2015

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 D. Kreager Insurance Center 906 N. Center Ave. Merrill, WI 54452 | CONTACT NAME: Kreager, Wayde J |
| | PHONE (A/C, No, Ext): 715-536-2479 FAX (A/C, No): 715-536-2470 |
| | E-MAIL ADDRESS: Wayde@kreagerinsurance.com |
| | INSURER(S) AFFORDING COVERAGE |
| | INSURER A: Auto Owners Insurance NAIC # 32700 |
| | INSURER B: Auto Owners Insurance 18988 |
| | INSURER C: |
| | INSURER D: |
| | INSURER E: |
| | INSURER F: |

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

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | TYPE OF INSURANCE | ADDL INSR | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS |
|----------|---|-----------|----------|---------------|-------------------------|-------------------------|---|
| A | GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJEOT <input type="checkbox"/> LOC | | | 61846662 | 04/13/2014 | 04/13/2015 | EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 \$ |
| B | AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <small>Owned Private Pa... Owned Autos O/T P...</small> <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS | | | 4984666200 | 04/13/2014 | 04/13/2015 | COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ |
| A | UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$ | | | 4984666201 | 04/13/2014 | 04/13/2015 | EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$ |
| A | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y/N <input type="checkbox"/> N/A | | | 61116348 | 04/13/2014 | 04/13/2015 | WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000 |

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

City of Wausau also listed as additional insured.
30 day notice of cancellation

CERTIFICATE HOLDER

City of Wausau
Attn: Lori Wunsch
407 Grant St
Wausau, WI 54403

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Mary K. Peter

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COMMERCIAL GENERAL LIABILITY
55169 (12-04)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED -
STATE OR POLITICAL SUBDIVISIONS - PERMITS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

SCHEDULE

State or Political Subdivision:
CITY OF WAUSAU

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. SECTION II - WHO IS AN INSURED is amended to include as an additional insured any state or political subdivision shown in the Schedule, subject to the following provisions:

1. This insurance applies only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit.
2. This insurance does not apply to:
 - a. "Bodily injury", "property damage", "personal injury" or "advertising injury" arising out of operations performed for the state or municipality; or

b. "Bodily injury" or "property damage" included within the "products-completed operations hazard".

B. Under SECTION III - LIMITS OF INSURANCE, the following is added:

The limits of liability for the additional insured are those specified in the written contract or agreement between the insured and the state or political subdivision, not to exceed the limits provided in this policy. These limits are inclusive of and not in addition to the limits of insurance shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CANCELLATION OR NONRENEWAL
DESIGNATED PERSON(S) OR ORGANIZATION(S)
OTHER THAN THE NAMED INSURED**

It is agreed:

This policy is subject to the following condition:

If this policy is canceled or nonrenewed, the designated person(s) or organization(s) shown in the SCHEDULE below shall be notified at least:

- 1. 10 days prior to the effective date of cancellation if we cancel for nonpayment of premium; or
- 2. The number of days shown in the SCHEDULE prior to the effective date if we cancel for any other reason.

If the law of the state in which notice is mailed to requires a longer notice period, we will comply with those requirements.

| SCHEDULE | |
|--|--|
| Number of Days Notice <u>030</u> | |
| Name Of Designated Person(s) Or Organization(s) CITY OF WAUSAU | Mailing Address 407 GRANT ST WAUSAU WI 54403-4737 |

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

All other policy terms and conditions apply.