

11/08/95

PRODUCER
 American Trust & Savings
 Insurance Dept.
 1321 119th Street
 Whiting IN 46394

THIS CERTIFICATE ISSUED AS MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER; IT DOES NOT AMEND, EXTEND OR ALTER COVERAGE AFFORDED BY THE POLICIES BELOW. COMPANIES AFFORDING COVERAGE:
 COMPANY
 LETTER A WESTFIELD INSURANCE COMPANY
 COMPANY
 LETTER B
 COMPANY
 LETTER C
 COMPANY
 LETTER D
 COMPANY
 LETTER E

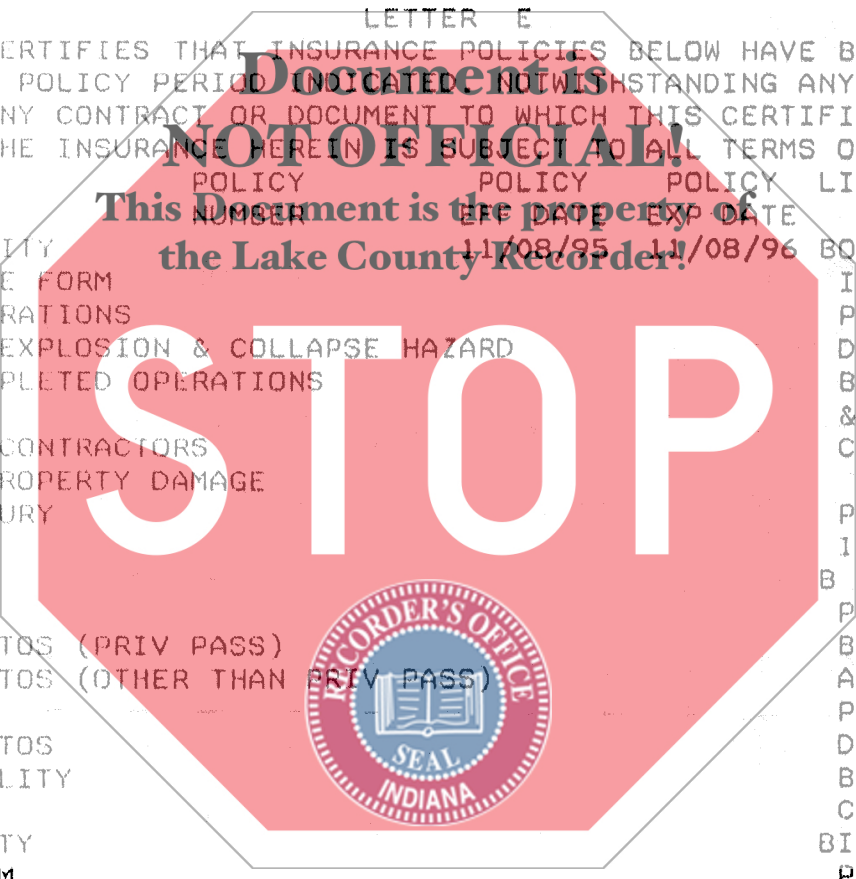
INSURED
 GUST J BERELOS DBA
 JUST RITE REMODELING
 4116 SHEFFIELD AVENUE
 HAMMOND, IN 46327

95069747

COVERAGES: THIS CERTIFIES THAT INSURANCE POLICIES BELOW HAVE BEEN ISSUED TO THE ABOVE INSURED FOR POLICY PERIOD INDICATED NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR DOCUMENT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE HEREIN IS SUBJECT TO ALL TERMS OF SUCH POLICIES.

CO	TYPE OF	POLICY	POLICY	POLICY	LIA	LIM	IN	THOUS
LT	INSURANCE	NUMBER	EFF DATE	EXP DATE	EA	OCC	AGGREG	

A	GENERAL LIABILITY		11/08/95	11/08/96				BODY
X	COMPREHENSIVE FORM							INJ \$
X	PREMISES/OPERATIONS							PROP
	UNDERGROUND EXPLOSION & COLLAPSE HAZARD							DAM \$
X	PRODUCTS/COMPLETED OPERATIONS							BI
	CONTRACTUAL							& PD \$3000
	INDEPENDENT CONTRACTORS							COMB
	BROAD FORM PROPERTY DAMAGE							PERSONAL
	PERSONAL INJURY							INJURY
	AUTO LIABILITY							B I
	ANY AUTO							PERS \$
	ALL OWNED AUTOS (PRIV PASS)							B I
	ALL OWNED AUTOS (OTHER THAN PRIV PASS)							ACC \$
	HIRED AUTOS							PROP
	NON-OWNED AUTOS							DAM \$
	GARAGE LIABILITY							BI&PD
	EXCESS LIABILITY							COMB \$
	UMBRELLA FORM							BI &
	OTHER THAN UMBRELLA FORM							PD \$
	WORKERS'							COMB
	COMPENSATION AND							STATUTORY
	EMPLOYERS'							\$ EACH ACC
	LIABILITY							\$ DIS-POL LM
	OTHER							\$ DIS-EA EMP



STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 95 NOV 1 12 PM 1995
 RECORDER

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

CERTIFICATE HOLDER =====
 CITY OF HAMMOND
 5925 CALUMET AVENUE
 HAMMOND, IN

CANCELLATION =====
 SHOULD ANY POLICIES ABOVE BE CANCELLED BEFORE EXPIRATION, COMPANY WILL ENDEAVOR TO MAIL 10 DAYS NOTICE TO CERTIFICATE HOLDER, BUT FAILURE IMPOSES NO COMPANY OBLIGATION. AUTHORIZED REPRESENTATIVE

AMERICAN TRUST & SAVINGS BANK

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 SK
 CG