

CERTIFICATE OF INSURANCE

ISSUE DATE (MM/DD/YY)

10/01/96

PRODUCER **Certificate Number: JWP-HYR0147**

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER OTHER THAN THOSE PROVIDED IN THE POLICY. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES LISTED HEREIN.

MARSH & McLENNAN, INC.
1166 AVENUE OF THE AMERICAS
NEW YORK, N.Y. 10036-2774

COMPANIES AFFORDING COVERAGE

COMPANY LETTER **A** **CIGNA PROPERTY & CASUALTY INSURANCE CO.**

COMPANY LETTER **B** **NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.**

COMPANY LETTER **C** **PACIFIC EMPLOYERS INSURANCE COMPANY**

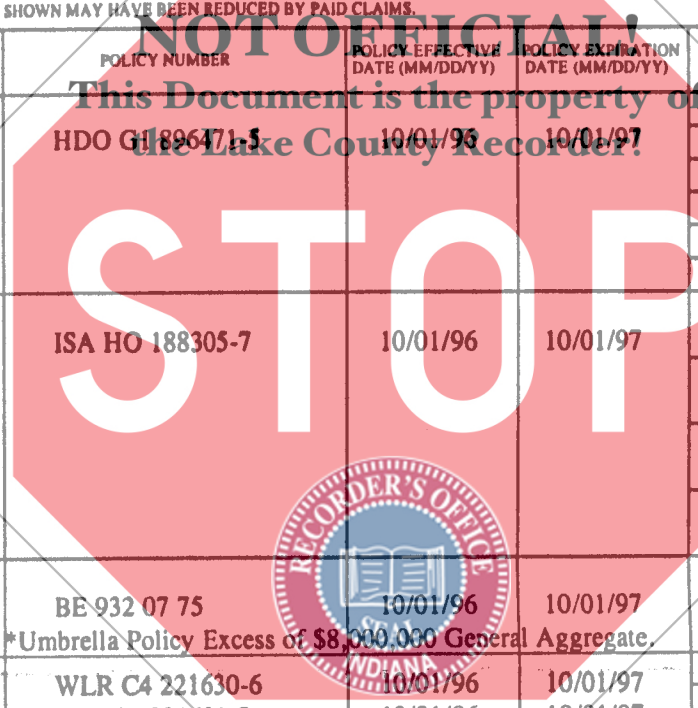
COMPANY LETTER **D**

INSURED
JWP/HYRE ELECTRIC CO. OF INDIANA, INC.
2655 GARFIELD STREET
HIGHLAND, IN 46322 **T**

COVERAGES

THIS IS TO CERTIFY THAT 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.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY	HDO G1896471-5	10/01/96	10/01/97	GENERAL AGGREGATE \$ 2,000,000*	
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				PRODUCTS-COMP/OPS AGG. \$ 4,000,000	
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR. <input checked="" type="checkbox"/> OWNER'S & CONTRACTOR'S PROT.				PERSONAL & ADV. INJURY'S \$ 1,500,000	
A	AUTOMOBILE LIABILITY	ISA HO 188305-7	10/01/96	10/01/97	EACH OCCURRENCE \$ 1,500,000	
					<input checked="" type="checkbox"/> ANY AUTO	FIRE DAMAGE (ANY ONE FIRE) \$ 500,000
					<input type="checkbox"/> ALL OWNED AUTOS	MED. EXPENSE (ANY ONE PERSON) \$ 10,000
					<input type="checkbox"/> SCHEDULED AUTOS	COMBINED SINGLE LIMIT \$ 2,000,000
					<input checked="" type="checkbox"/> HIRED AUTOS	BODILY INJURY (PER PERSON) \$
					<input checked="" type="checkbox"/> NON-OWNED AUTOS	BODILY INJURY (PER ACCIDENT) \$
<input type="checkbox"/> GARAGE LIABILITY	PROPERTY DAMAGE \$					
B	EXCESS LIABILITY	BE 932 07 75	10/01/96	10/01/97	EACH OCCURRENCE \$ 15,000,000	
					<input checked="" type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	AGGREGATE \$ 15,000,000
C	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY	WLR C4 221630-6 SCF C4 221631-8	10/01/96	10/01/97	STATUTORY -	
					\$ 1,000,000 (EACH ACCIDENT)	
					\$ 1,000,000 (DISEASE-POLICY LIMIT)	
					\$ 1,000,000 (DISEASE- EACH EMPLOYEE)	



96066445

ADDITIONAL INSURED'S:

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS
ALL ELECTRICAL WORK

CERTIFICATE HOLDER

LAKE COUNTY PLAN DEVELOPMENT
LAKE COUNTY GOVERNMENT CENTER
2293 N. MAIN STREET
CROWN POINT, INDIANA 46307

CANCELLATION

SHOULD ANY OF THE POLICIES LISTED HEREIN BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE INSURER AFFORDING COVERAGE WILL ENDEAVOR TO MAIL 60 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED HEREIN, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER AFFORDING COVERAGE, ITS AGENTS OR REPRESENTATIVES, OR THE ISSUER OF THIS CERTIFICATE.

MARSH & McLENNAN INCORPORATED
BY: *Michael S. Keely*

9100 SK

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 OCT -7 AM 9:34
MARSH & McLENNAN
RECORDER