



EMC Insurance Companies

- Employers Mutual Casualty Company, an Iowa Corporation
- EMCASCO Insurance Company, an Iowa Corporation
- Union Insurance Company of Providence, an Iowa Corporation
- The Hamilton Mutual Insurance Company, an Ohio Corporation (Herein called the Surety)
- Illinois EMCASCO Insurance Company, an Illinois Corporation
- Dakota Fire Insurance Company, a North Dakota Corporation
- EMC Property & Casualty Company, an Iowa Corporation

LICENSE AND PERMIT BOND NO. S55 87 42

PRINCIPAL: (Licensee's Full Name and Address) DME Access, Inc. 2215 Cornell Ave. Montgomery, IL 60538	Kind of License or Permit: Wheelchair Lift
OBLIGEE: (Name and Address of Governmental body where bond will be filed) City of Gary Building Department 401 Broadway, Room 307 Gary, IN 46402	Penal Amount of Bond: (Not Valid if Filled in for more than \$25,000.00) \$5,000*
SURETY: As checked above; Administrative Office EMC Insurance Companies 717 MULBERRY, DES MOINES, IOWA 50309	Effective Date: 2/12/02
	Expiration Date: 2/12/03

KNOW ALL MEN BY THESE PRESENTS:

That we, the Principal and Surety, are held and firmly bound unto the Obligee in the stated penal sum, lawful money of the United States, to be paid to said Obligee, for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors or assigns, jointly and severally, by these presents.

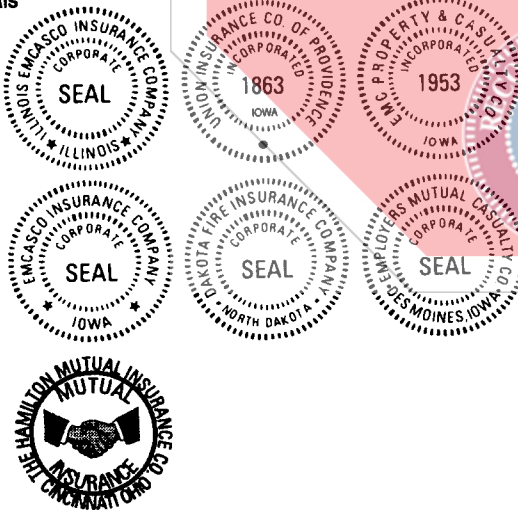
THE CONDITION OF THIS OBLIGATION IS SUCH, That, Whereas, the said Principal has been issued a license/permit to engage in the business/activity as aforesaid within the jurisdiction of and for said Obligee.

NOW THEREFORE, if said Principal shall faithfully perform the duties for which said license/permit was issued, and in all things comply with the ordinance appertaining thereto, then this bond to be void, otherwise to remain in full force and effect until the stated expiration date, unless renewed by continuation certificate.

This bond may be terminated at any time by the Surety upon sending notice in writing by registered mail to the Obligee with whom this bond is filed, and to the Principal, and at the expiration of thirty (30) days from the mailing of said notice, this bond shall ipso facto terminate and the Surety shall thereupon be relieved from any liability for any acts or omissions of the Principal occurring after said date.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this bond the day and year first above written.

Seals



[Signature]

DME Access, Inc.

By *[Signature]*
Surety

Attorney-in-Fact

Countersigned By *[Signature]*
Licensed Resident Agent

12/00
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CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, that:

1. Employers Mutual Casualty Company, an Iowa Corporation
2. EMCASCO Insurance Company, an Iowa Corporation
3. Union Insurance Company of Providence, an Iowa Corporation
4. Illinois EMCASCO Insurance Company, an Illinois Corporation
5. Dakota Fire Insurance Company, a North Dakota Corporation
6. EMC Property & Casualty Company, an Iowa Corporation
7. Hamilton Mutual Insurance Company, an Ohio Corporation

hereinafter referred to severally as "Company" and collectively as "Companies", each does, by these presents, make, constitute and appoint:

D. L. Hixenbaugh, E. D. Beck, K. Kingery, J. Gross, K. Cumpston, A. Daniel, Des Moines, IA	C. M. Conboy, J. Muldoon, Chicago, IL M. Wagner, B. Herman, T. E. Barker, M. D. O'Brate, Kansas City, MO	C. Dreiling, M. Foran, Wichita, KS S. K. Smith, Cincinnati, OH D. Halbur, Dallas, TX
M. A. Massey, K. Crawford, C. Smith, Birmingham, AL	R. W. Pofahl, T. A. Good, M. A. Paez, Denver, CO	

its true and lawful attorney-in-fact, with full power and authority conferred to sign, seal, and execute its lawful bonds, undertakings and other obligatory instruments of a similar nature and to bind each Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of each such Company, and all of the acts of said attorney pursuant to the authority hereby given are hereby ratified and confirmed.

AUTHORITY FOR POWER OF ATTORNEY

This Power-of-Attorney is made and executed pursuant to and by the authority of the following resolution of the Boards of Directors of each of the Companies at the first regularly scheduled meeting of each company duly called and held in 1997:

RESOLVED: The President and Chief Executive Officer, any Vice President, the Treasurer and the Secretary of Employers Mutual Casualty Company shall have power and authority to (1) appoint attorneys-in-fact and authorize them to execute on behalf of each Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof; and (2) to remove any such attorney-in-fact at any time and revoke the power and authority given to him or her. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power-of-attorney issued to them, to execute and deliver on behalf of the Company, and to attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and any such instrument executed by any such attorney-in-fact shall be fully and in all respects binding upon the Company. Certification as to the validity of any power-of-attorney authorized herein made by an officer of Employers Mutual Casualty Company shall be fully and in all respects binding upon this Company. The facsimile or mechanically reproduced signature of such officer, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power-of-attorney of the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

IN WITNESS THEREOF, the Companies have caused these presents to be signed for each by their officers as shown, and the Corporate seals to be hereto affixed this

2nd day of April, 2001.

Seals



Bruce G. Kelley
 Bruce G. Kelley, Chairman
 of Companies 2, 3, 4, 5 & 6; President
 of Company 1; Vice Chairman and
 CEO of Company 7

Jeffrey S. Birdsley
 Jeffrey S. Birdsley
 Assistant Secretary

On this 2nd day of April AD 2001 before me a Notary Public in and for the State of Iowa, personally appeared Bruce G. Kelley and Jeffrey S. Birdsley, who, being by me duly sworn, did say that they are, and are known to me to be the Chairman, President, Vice Chairman and CEO, and/or Assistant Secretary, respectively, of each of the Companies above; that the seals affixed to this instrument are the seals of said corporations; that said instrument was signed and sealed on behalf of each of the Companies by authority of their respective Boards of Directors; and that the said Bruce G. Kelley and Jeffrey S. Birdsley, as such officers, acknowledged the execution of said instrument to be their voluntary act and deed, and the voluntary act and deed of each of the Companies.

My Commission Expires September 30, 2003.

Ruta Krumins
 Notary Public in and for the State of Iowa

CERTIFICATE

I, David L. Hixenbaugh of the Employers Mutual Casualty Company, do hereby certify that the foregoing resolution of the Boards of Directors by each of The Companies, and this Power of Attorney issued pursuant thereto on April 2, 2001 on behalf of D. L. Hixenbaugh, E. D. Beck, K. Kingery, T. E. Barker, M. D. O'Brate, M. A. Paez, J. Gross, K. Cumpston, A. Daniel, M. A. Massey, K. Crawford, C. Smith, C. M. Conboy, J. Muldoon, M. Wagner, B. Herman, R. W. Pofahl, T. A. Good, C. Dreiling, M. Foran, S. K. Smith, D. Halbur are true and correct and are still in full force and effect.

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this 2nd day of April, 2001.

David L. Hixenbaugh

License or Permit No.	LICENSE AND PERMIT BOND	AS	Wheelchair Lift Contractor
City of	Gary	State	Indiana
EMC Insurance Companies	HOME OFFICE • DES MOINES, IOWA	SURETY	\$5,000*
Name of Applicant	DME Access, Inc.	Address	2215 Cornell Ave. Montgomery, 60538
Filed	021138	Approved this	2002
		day of	

