

EMC Insurance Companies

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| <input checked="" type="checkbox"/> Employers Mutual Casualty Company, an IA Corporation
<input type="checkbox"/> EMCASCO Insurance Company, an IA Corporation
<input type="checkbox"/> Union Insurance Company of Providence, an IA Corporation | <input type="checkbox"/> Dakota Fire Insurance Company, a ND Corporation
<input type="checkbox"/> Illinois EMCASCO Insurance Company, an IL Corporation
<input type="checkbox"/> EMC Property & Casualty Company, an IA Corporation
<input type="checkbox"/> Hamilton Mutual Insurance Company, an OH Corporation
(Herein called the Surety) |
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Bond No. 445263

LICENSE AND PERMIT BOND

PRINCIPAL (Licensee's Full Name and Address) JAMES S REGESKI DBA RELIABLE GUTTERS S CORP PO BOX 802 PORTAGE IN 46368	Kind of License or Permit: CONTRACTORS LICENSE
OBLIGEE: (Name of Governmental Body and Address where bond will be filed) LAKE COUNTY AND ALL CITIES & TOWNS HEREIN 155 INDIANA ST SUITE 210 VALPARAISO, IN 46383	Penal Amount of Bond: 5,000.
SURETY: As checked above; Administrative Office EMC Insurance Companies 717 Mulberry, Des Moines, Iowa 50309	Effective Date: 01-14-2004 Expiration Date: 01-14-2005

2004 013135

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.

Agency <u>AGENCY ONE INSURANCE INC</u> Countersigned By <u>Donald J Guernsey</u> <small>Licensed Resident Agent</small>	JAMES S REGESKI, DBA RELIABLE GUTTERS S CORP <u><i>J. Regeski</i></u> EMPLOYERS MUTUAL CASUALTY COMPANY AN IA CORP. <small>Surety</small> <u>Donald J Guernsey</u> DONALD J GUERNSEY <small>Attorney-in-Fact</small>
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D.B. cash

EMC Insurance Companies

No. 445263

P.O. Box 712 • Des Moines, Iowa 50303

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. The 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:

DONALD J. GUERNSEY, INDIVIDUALLY, VALPARAISO, INDIANA

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 as follows:

IN AN AMOUNT NOT EXCEEDING ONE HUNDRED THOUSAND DOLLARS (\$100,000.00)

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.

The authority hereby granted shall expire April 1, 2004 unless sooner revoked.

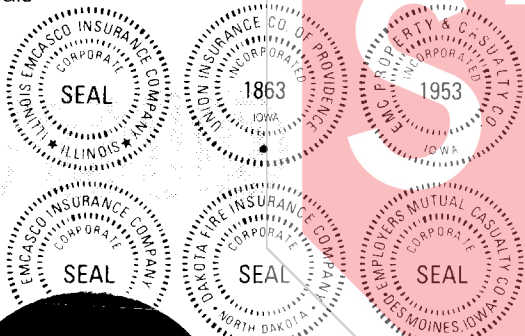
AUTHORITY FOR POWER OF ATTORNEY

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 a regularly scheduled meeting of each company duly called and held in 1999:

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 affect as though manually affixed.

IN WITNESS WHEREOF, 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 25th day of April, 2001.

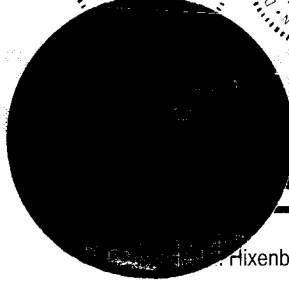
Seals



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

Donald L. Coughenpower
 Donald L. Coughenpower
 Assistant Secretary

On this 25th day of April AD 2001 before me a Notary Public in and for the State of Iowa, personally appeared Bruce G. Kelley and Donald L. Coughenpower, 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 Donald L. Coughenpower, as such officers, acknowledge the execution of said instrument to be the voluntary act and deed of each of the Companies. My Commission Expires November 1, 2002.



ELIZABETH A. SCAVO
 MY COMMISSION EXPIRES
 November 1, 2002

Elizabeth A. Scavo
 Notary Public in and for the State of Iowa

CERTIFICATE

..... Hixenbaugh, Vice President of the Companies, 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 25, 2001 on behalf of Donald J. Guernsey

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 14 day of JAN, 2004
Donald J. Guernsey Vice-President