

LOWER MINNESOTA RIVER WATERSHED DISTRICT

Executive Summary for Action

Lower Minnesota River Watershed District Board of Managers Meeting Wednesday, November 6, 2024

Agenda Item Item 5. L. – Authorize execution of Spring Creek Construction Documents

Prepared By Linda Loomis, Administrator

Summary

At the October 9, 2024, meeting of the Lower Minnesota River Watershed District's Board of Managers meeting, construction of the Spring Creek bank restoration project was awarded to Sunram Construction Inc., and staff was directed to prepare contract documents.

Documents have been prepared and are attached for the Board of Manager's review. The Board should authorize execution of the contract. A performance Bond and Certificate of Insurance naming the LMRWD as an additional insured are also attached.

Attachments

Agreement Form Between LMRWD and Sunram Construction, Inc. Performance Bond in the amount of \$91,443.00 for Spring Creek Stabilization Certificate of Insurance naming the LMRWD as an additional insured

Recommended Action

Motion to authorize execution of Agreement Form Between the LMRWD and Sunram Construction, Inc.

SECTION 00 5200 AGREEMENT FORM BETWEEN OWNER AND CONTRACTOR

FOR CONSTRUCTION CONTRACT (STIPULATED PRICE)

Terms used in this Agreement have the meanings stated in the General Conditions and the Supplementary Conditions.

Owner and Contractor hereby agree as follows:

ARTICLE 1 - WORK

1.01 Contractor shall complete all Work as specified or indicated in the Contract Documents. The Work is generally described as follows: Creek Stablization

ARTICLE 2 - THE PROJECT

2.01 The Project, of which the Work under the Contract Documents is a part, is generally described as follows: Spring Creek Stabilization

ARTICLE 3 - ENGINEER

- 3.01 The Owner has retained I & S Group, Inc (ISG) Engineer to act as Owner's representative, assume all duties and responsibilities of Engineer, and have the rights and authority assigned to Engineer in the Contract.
- 3.02 The part of the Project that pertains to the Work has been designed by ISG.

ARTICLE 4 - CONTRACT TIMES

- 4.01 Time of the Essence
 - A. All time limits for Milestones, if any, Substantial Completion, and completion and readiness for final payment as stated in the Contract Documents are of the essence of the Contract.
- 4.02 Contract Times: Dates
 - A. The Work, except for final punch list repairs, will be substantially complete on or before FEBRUARY 1, 2025. Final Completion readiness for final payment in accordance with Paragraph 15.06 of the General Conditions on or before MAY 21, 2025.

4.03 Milestones

- A. Parts of the Work must be substantially completed on or before the following Milestone(s):
 - 1. Milestone 1: Site 1 Construction December 31, 2024
 - 2. Milestone 2: Substantial Completion February 1, 2025
 - 3. Milestone 3: Vegetation Completion April 11, 2025
- 4.04 Liquidated Damages
 - A. Contractor and Owner recognize that time is of the essence as stated in Paragraph 4.01 above and that Owner will suffer financial and other losses if the Work is not completed and Milestones not achieved within the Contract Times, as duly modified. The parties also recognize the delays, expense, and difficulties involved in proving, in a legal or arbitration proceeding, the actual loss suffered by Owner if the Work is not completed on time. Accordingly, instead of requiring any such proof, Owner and Contractor agree that as liquidated damages for delay (but not as a penalty):
 - Substantial Completion: Contractor shall pay Owner the amount specified in the Schedule of Liquidated Damages below based on the original Contract amount for each day that expires after the time (as duly adjusted pursuant to the Contract) specified above for Substantial Completion, until the Work is substantially complete.

- 2. Completion of Remaining Work: After Substantial Completion, if Contractor shall neglect, refuse, or fail to complete the remaining Work within the Contract Times (as duly adjusted pursuant to the Contract) for completion and readiness for final payment, Contractor shall pay Owner the amount specified in the Schedule of Liquidated Damages below based on the original Contract amount for each day that expires after such time until the Work is completed and ready for final payment.
- 3. Milestones: Contractor shall pay Owner the amount specified in the Schedule of Liquidated Damages below based on the original Contract amount for each day that expires after the time (as duly adjusted pursuant to the Contract) specified above for achievement of Milestone

Schedule of Liquidated Damages						
Original Con	Liquidated damage charge					
From more than, \$	To and including, \$	per calendar day, \$				
0	25,000	300				
25,000	100,000	400				
100,000	500,000	900				
500,000	1,000,000	1,200				
1,000,000	2.000,000	1,500				
2,000,000	5,000,000	2,500				
5,000,000	10,000,000	3,000				
10,000,000	-	3,500				

4.05 Special Damages

- A. Contractor shall reimburse Owner (1) for any fines or penalties imposed on Owner as a direct result of the Contractor's failure to attain Substantial Completion according to the Contract Times, and (2) for the actual costs reasonably incurred by Owner for engineering, construction observation, inspection, and administrative services needed after the time specified in Paragraph 4.02 for Substantial Completion (as duly adjusted pursuant to the Contract), until the Work is substantially complete.
- B. After Contractor achieves Substantial Completion, if Contractor shall neglect, refuse, or fail to complete the remaining Work within the Contract Times, Contractor shall reimburse Owner for the actual costs reasonably incurred by Owner for engineering, construction observation, inspection, and administrative services needed after the time specified in Paragraph 4.02 for Work to be completed and ready for final payment (as duly adjusted pursuant to the Contract), until the Work is completed and ready for final payment.
- C. The special damages imposed in this paragraph are supplemental to any liquidated damages for delayed completion established in this Agreement.

ARTICLE 5 - CONTRACT PRICE

- 5.01 Owner shall pay Contractor for completion of the Work in accordance with the Contract Documents, the amounts that follow, subject to adjustment under the Contract:
 - A. For all Unit Price Work, an amount equal to the sum of the extended prices stated in Contractor's Bid (established for each separately identified item of Unit Price Work by multiplying the unit price times the actual quantity of that item), attached hereto as an exhibit.
 - B. The extended prices for Unit Price Work set forth as of the Effective Date of the Contract are based on estimated quantities. As provided in Paragraph 13.03 of the General Conditions, estimated quantities are not guaranteed, and determinations of actual quantities and classifications are to be made by Engineer.
 - C. For all work, at the prices stated in Contractor's Bid, attached hereto as an exhibit.

ARTICLE 6 - PAYMENT PROCEDURES

- 6.01 Submittal and Processing of Payments
 - A. Contractor shall submit Applications for Payment in accordance with Article 15 of the General Conditions. Applications for Payment will be processed by Engineer as provided in the General Conditions.
- 6.02 Progress Payments; Retainage
 - A. Owner shall make progress payments on the basis of Contractor's Applications for Payment on or about the last day of each month or as outlined in the project pay application schedule during performance of the Work as provided in Paragraph 6.02.A.1 below, provided that such Applications for Payment have been submitted in a timely manner and otherwise meet the requirements of the Contract. All such payments will be measured by the Schedule of Values established as provided in the General Conditions (and in the case of Unit Price Work based on the number of units completed) or, in the event there is no Schedule of Values, as provided elsewhere in the Contract.
 - 1. Prior to Substantial Completion, progress payments will be made in an amount equal to the percentage indicated below but, in each case, less the aggregate of payments previously made and less such amounts as Owner may withhold, including but not limited to liquidated damages, in accordance with the Contract
 - a. 95 percent of the value of the Work completed (with the balance being retainage).
 - B. Upon Substantial Completion, Owner shall pay an amount sufficient to increase total payments to Contractor to 95 percent of the Work completed, less such amounts set off by Owner pursuant to Paragraph 15.01.E of the General Conditions, and less 200 percent of Engineer's estimate of the value of Work to be completed or corrected as shown on the punch list of items to be completed or corrected prior to final payment.
- 6.03 Final Payment
 - A. Upon final completion and acceptance of the Work, Owner shall pay the remainder of the Contract Price in accordance with Paragraph 15.06 of the General Conditions.
- 6.04 Consent of Surety
 - A. Owner will not make final payment, or return or release retainage at Substantial Completion or any other time, unless Contractor submits written consent of the surety to such payment, return, or release.
- 6.05 Interest
 - A. All amounts not paid when due will bear interest at the rate of 6.00 percent per annum.

ARTICLE 7 - CONTRACT DOCUMENTS

- 7.01 Contents
 - A. The Contract Documents consist of all of the following:
 - 1. This Agreement.
 - 2. Bonds:
 - a. Performance bond (together with power of attorney).
 - b. Payment bond (together with power of attorney).
 - c. Warranty bond (together with power of attorney).
 - 3. General Conditions.
 - 4. Supplementary Conditions.
 - 5. Specifications as listed in the table of contents of the project manual (copy of list attached).
 - 6. Drawings listed on the attached sheet index.
 - 7. Addenda (numbers 1 to _____, inclusive).
 - 8. Exhibits to this Agreement (enumerated as follows):

- a. Contractor's Bid
- 9. The following which may be delivered or issued on or after the Effective Date of the Contract and are not attached hereto:
 - a. Notice to Proceed.
 - b. Work Change Directives.
 - c. Change Orders.
 - d. Field Orders.
 - e. Warranty Bond, if any.
- B. The Contract Documents listed in Paragraph 7.01.A are attached to this Agreement (except as expressly noted otherwise above).
- C. There are no Contract Documents other than those listed above in this Article 7.
- D. The Contract Documents may only be amended, modified, or supplemented as provided in the Contract.

ARTICLE 8 - REPRESENTATIONS, CERTIFICATIONS, AND STIPULATIONS

8.01 Contractor's Representations

- A. In order to induce Owner to enter into this Contract, Contractor makes the following representations:
 - 1. Contractor has examined and carefully studied the Contract Documents, including Addenda.
 - 2. Contractor has visited the Site, conducted a thorough visual examination of the Site and adjacent areas, and become familiar with the general, local, and Site conditions that may affect cost, progress, and performance of the Work.
 - 3. Contractor is familiar with all Laws and Regulations that may affect cost, progress, and performance of the Work.
 - 4. Contractor has carefully studied the reports of explorations and tests of subsurface conditions at or adjacent to the Site and the drawings of physical conditions relating to existing surface or subsurface structures at the Site that have been identified in the Supplementary Conditions, with respect to the Technical Data in such reports and drawings.
 - Contractor has carefully studied the reports and drawings relating to Hazardous Environmental Conditions, if any, at or adjacent to the Site that have been identified in the Supplementary Conditions, with respect to Technical Data in such reports and drawings.
 - 6. Contractor has considered the information known to Contractor itself; information commonly known to contractors doing business in the locality of the Site; information and observations obtained from visits to the Site; the Contract Documents; and the Technical Data identified in the Supplementary Conditions or by definition, with respect to the effect of such information, observations, and Technical Data on (a) the cost, progress, and performance of the Work; (b) the means, methods, techniques, sequences, and procedures of construction to be employed by Contractor; and (c) Contractor's safety precautions and programs.
 - 7. Based on the information and observations referred to in the preceding paragraph, Contractor agrees that no further examinations, investigations, explorations, tests, studies, or data are necessary for the performance of the Work at the Contract Price, within the Contract Times, and in accordance with the other terms and conditions of the Contract.
 - 8. Contractor is aware of the general nature of work to be performed by Owner and others at the Site that relates to the Work as indicated in the Contract Documents.

- Contractor has given Engineer written notice of all conflicts, errors, ambiguities, or discrepancies that Contractor has discovered in the Contract Documents, and of discrepancies between Site conditions and the Contract Documents, and the written resolution thereof by Engineer is acceptable to Contractor.
- 10. The Contract Documents are generally sufficient to indicate and convey understanding of all terms and conditions for performance and furnishing of the Work.
- 11. Contractor's entry into this Contract constitutes an incontrovertible representation by Contractor that without exception all prices in the Agreement are premised upon performing and furnishing the Work required by the Contract Documents.

8.02 Contractor's Certifications

- A. Contractor certifies that it has not engaged in corrupt, fraudulent, collusive, or coercive practices in competing for or in executing the Contract. For the purposes of this Paragraph 8.02:
 - corrupt practice" means the offering, giving, receiving, or soliciting of anything of value likely to influence the action of a public official in the bidding process or in the Contract execution;
 - fraudulent practice" means an intentional misrepresentation of facts made (a) to influence the bidding process or the execution of the Contract to the detriment of Owner, (b) to establish Bid or Contract prices at artificial non-competitive levels, or (c) to deprive Owner of the benefits of free and open competition;
 - 3. collusive practice" means a scheme or arrangement between two or more Bidders, with or without the knowledge of Owner, a purpose of which is to establish Bid prices at artificial, non-competitive levels; and
 - 4. coercive practice" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the bidding process or affect the execution of the Contract.

8.03 Standard General Conditions

- A. Owner stipulates that if the General Conditions that are made a part of this Contract are EJCDC[®] C-700, Standard General Conditions for the Construction Contract (2018), published by the Engineers Joint Contract Documents Committee, and if Owner is the party that has furnished said General Conditions, then Owner has plainly shown all modifications to the standard wording of such published document to the Contractor, through a process such as highlighting or "track changes" (redline/strikeout), or in the Supplementary Conditions.
- 8.04 IN WITNESS WHEREOF, Owner and Contractor have signed this Agreement.
- 8.05 This Agreement will be effective on ______(which is the Effective Date of the Contract).

Owner:	Contractor:
	Surran Construction Inc.
(typed or printed name of organization)	(typer or printed nome of organization)
By:	By: Cran M. Sunnam
(individuol's signoture)	(individual's signature)
	Date: 10/22/24
Date:(date signed)	(date signed)
	P I P
Name:	Name: Lyan M. Junpan
(typed or printed)	(typed or printed)
Title:	Title: President
(typed or printed)	(typed or printed)
	(If [Type of Entity] is a corporation, a partnership, or a
	joint venture, attach evidence of autharity to sign.)
Attest:	Attest: amete Shierts
(individual's signature)	(individual's signature)
Title:	Title: NOTARY
(typed or printed)	(typed or printed)
Address for giving notices:	Address for giving notices:
0 0	
	20010 15th Ave. North
	Corcoran MN 55340
Designated Representative:	Designated Representative:
Name:	Name: Kyan M. Sunnam
(typed or printed)	(typed or printed)
Title:	Title: President
(typed or printed)	(typed or printed)
Address:	Address:
Phone:	Phone: 763-420-2140
Email:	Email: ryan@ Surranconstructioniac, c
(If [Type of Entity] is a corporation, attach evidence of	License No.: RCG45280
outhority to sign. If [Type of Entity] is o public body,	(where applicable)
attach evidence of authority to sign and resolution or	
other documents outhorizing execution of this	State: Minnesota
Agreement.)	

END OF SECTION

 Spring Creek Stabilization (#9307475)
 Owner: Lower Minnesota River Watershed District Solicitor: ISGInc - Provider Account 10/01/2024 10:00 AM CDT

			U of M	Quantity	Sunram Construction, Inc.		
Line Item	Item Code	Item Description			Unit Price	Extension	
1	1	MOBILIZATION	LS	1	\$9,165.40	\$9,165.40	
2	2	PUSSY WILLOW (Salix discolor)	EA	2	\$178.50	\$357.00	
3	3	PAGODA DOGWOOD (Cornus alternifolia)	EA	6	\$102.00	\$612.00	
4	4	CHOKECHERRY (Prunus virginiana)	EA	6	\$77.00	\$462.00	
5	5	NANNYBERRY (Viburnum lentago)	EA	6	\$82.00	\$492.00	
6	6	DOWNY ARROWWOOD (Viburnum rafinesquianum)	EA	5	\$109.00	\$545.00	
7	7	NINEBARK (Physocarpus opulifolius)	EA	5	\$102.00	\$510.00	
8	8	BLACK RASPBERRY (Rubus occidentalis)	EA	18	\$41.00	\$738.00	
9	9	SPOTTED JOE PYE WEED (Eutrochium maculatum)	EA	24	\$25.00	\$600.00	
10	10	SPOTTED GERANIUM (Geranium maculatum)	EA	64	\$33.00	\$2,112.00	
11	11	VIRGINA CREEPER (Parthenocissus quinquefolia)	EA	75	\$41.00	\$3,075.00	
12	12	OBEDIENT PLANT (Physostegia virginiana)	EA	37	\$31.00	\$1,147.00	
13	13	SOLOMON'S SEAL (Polygonatum biflorum)	EA	15	\$35.00	\$525.00	
14	14	GOLDENROD (Solidago canadensis)	EA	57	\$30.00	\$1,710.00	
15	15	SPRENGEL'S SEDGE (Carex Sprengelii)	EA	76	\$30.00	\$2,280.00	
16	16	HEAVY VEGETATIVE CLEARING WITH TREE REMOVAL	AC	0.15	\$45,000.00	\$6,750.00	
17	17	INSTALL SILT FENCE	LF	140	\$5.00	\$700.00	
18	18	INSTALL SEDIMENT CONTROL LOG	LF	213	\$5.00	\$1,065.00	
19	19	12-INCH COIR LOG	LF	46	\$15.00	\$690.00	
20	20	16-INCH COIR LOG	LF	325	\$27.00	\$8,775.00	
21	21	RIPARIAN SOUTH AND WEST MNDOT SEED MIX 34-261 WITH CATEGORY 20 EROSION CO	SF	2856	\$1.10	\$3,141.60	
22	22	TURF SEED - MNDOT SEED MIX 25-131 WITH CATEGORY 20 EROSION CONTROL BLANKET	SF	3049	\$0.50	\$1,524.50	
23	23	LIVE STAKES	SY	246	\$25.25	\$6,211.50	
24	24	REMOVE & DISPOSE BROKEN HEADWALL	EA	2	\$975.00	\$1,950.00	
25	25	REMOVE TREE OBSTRUCTIONS	EA	13	\$450.00	\$5,850.00	
26	26	CLASS III RIPRAP WITH GEOTEXTILE FABRIC	CY	155	\$155.00	\$24,025.00	
27	27	COMMON EXCAVATION	CY	40	\$48.00	\$1,920.00	
28	28	MISC. GRADING & REMOVE LANDSCAPING FABRIC	LS	1	\$2,575.00	\$2,575.00	
29	29	COMMON BORROW	CY	45	\$43.00	\$1,935.00	
		Base Bid Total				\$91,443.00	



е. Бе

٩

PERFORMANCE BOND

	54260214						
Contractor	Surety						
Name:Sunram Construction, Inc.	Name:United Fire & Casualty Company						
Address (principal place of business):	Address (principal place of business):						
20010 75th Avenue North	118 2nd Ave. SE						
Corcoran, MN 55340	Cedar Rapids, IA 52407						
Owner	Contract						
Name:Lower Minnesota River Watershed	Description (name and location):						
District Mailing address (principal place of business):	Spring Creek Stabilization						
112 5th Street East, Suite 102							
Chaska, MN 55318	Contract Price: \$91,443.00						
	Effective Date of ContractOctober 22, 2024						
Bond							
Bond Amount: Ninety-one Thousand Four Hundred Fo	rty-three And No/100 (\$91,443.00)						
Date of Bond: October 22, 2024							
(Date of Bond cannot be earlier than Effective Date of Contract) Modifications to this Bond form:							
None □ See Paragraph 16 Surety and Contractor, intending to be legally bound hereby, subject to the terms set forth in this Performance Bond, do each cause this Performance Bond to be duly executed by an authorized officer, agent, or representative.							
Contractor as Principal	Surety						
Sunram Construction, Inc. (Full formal name of Contractor)	United Fire & Casualty Company (Full formal name of Surety) (corporate sea!)						
By: Gran M. Suman	By: USL						
(Signature)	(Signature)(Attach Power of Attorney)						
Name: <u>Ayan M. Surran</u> (Printed or typed)	Name: Nicole M. Coty (Printed or typed)						
Title: President	Title: Attorney-in-Fact						
Attest: Attest: (Signature)	Attest: Suena Mawrel (Signature)						
Name: <u>Annette Shierts</u> (Printed or typed)	Name: <u>Siewa MCQuvid</u> (Printed or typed)						
Title: Not ARY	Title: Witness						
Notes: (1) Provide supplemental execution by any additional parties, such as joint ventures. (2) Any singular reference to Contractor, Surety, Owner, or other party is considered plural where applicable.							

EJCDC® C-610, Performance Bond. Copyright[®] 2018 National Society of Professional Engineers, American Council of Engineering Companies, and American Society of Civil Engineers. All rights reserved. Page 1 of 4

- 1. The Contractor and Surety, jointly and severally, bind themselves, their heirs, executors, administrators, successors, and assigns to the Owner for the performance of the Construction Contract, which is incorporated herein by reference.
- 2. If the Contractor performs the Construction Contract, the Surety and the Contractor shall have no obligation under this Bond, except when applicable to participate in a conference as provided in Paragraph 3.
- 3. If there is no Owner Default under the Construction Contract, the Surety's obligation under this Bond will arise after:
 - 3.1. The Owner first provides notice to the Contractor and the Surety that the Owner is considering declaring a Contractor Default. Such notice may indicate whether the Owner is requesting a conference among the Owner, Contractor, and Surety to discuss the Contractor's performance. If the Owner does not request a conference, the Surety may, within five (5) business days after receipt of the Owner's notice, request such a conference. If the Surety timely requests a conference, the Owner shall attend. Unless the Owner agrees otherwise, any conference requested under this Paragraph 3.1 will be held within ten (10) business days of the Surety's receipt of the Owner's notice. If the Owner, the Contractor, and the Surety agree, the Contractor shall be allowed a reasonable time to perform the Construction Contract, but such an agreement does not waive the Owner's right, if any, subsequently to declare a Contractor Default;
 - 3.2. The Owner declares a Contractor Default, terminates the Construction Contract and notifies the Surety; and
 - 3.3. The Owner has agreed to pay the Balance of the Contract Price in accordance with the terms of the Construction Contract to the Surety or to a contractor selected to perform the Construction Contract.
- 4. Failure on the part of the Owner to comply with the notice requirement in Paragraph 3.1 does not constitute a failure to comply with a condition precedent to the Surety's obligations, or release the Surety from its obligations, except to the extent the Surety demonstrates actual prejudice.
- 5. When the Owner has satisfied the conditions of Paragraph 3, the Surety shall promptly and at the Surety's expense take one of the following actions:
 - 5.1. Arrange for the Contractor, with the consent of the Owner, to perform and complete the Construction Contract;
 - 5.2. Undertake to perform and complete the Construction Contract itself, through its agents or independent contractors;
 - 5.3. Obtain bids or negotiated proposals from qualified contractors acceptable to the Owner for a contract for performance and completion of the Construction Contract, arrange for a contract to be prepared for execution by the Owner and a contractor selected with the Owners concurrence, to be secured with performance and payment bonds executed by a qualified surety equivalent to the bonds issued on the Construction Contract, and pay to the Owner the amount of damages as described in Paragraph 7 in excess of the Balance of the Contract Price incurred by the Owner as a result of the Contractor Default; or
 - 5.4. Waive its right to perform and complete, arrange for completion, or obtain a new contractor, and with reasonable promptness under the circumstances:
 - 5.4.1 After investigation, determine the amount for which it may be liable to the Owner and, as soon as practicable after the amount is determined, make payment to the Owner; or
 - 5.4.2 Deny liability in whole or in part and notify the Owner, citing the reasons for denial.
- 6. If the Surety does not proceed as provided in Paragraph 5 with reasonable promptness, the Surety shall be deemed to be in default on this Bond seven days after receipt of an additional written notice from the Owner to the Surety demanding that the Surety perform its obligations under this Bond, and the Owner shall be entitled to enforce any remedy available to the Owner. If the Surety proceeds as provided in Paragraph 5.4, and the Owner refuses the payment, or the Surety has denied liability, in

EJCDC® C-610, Performance Bond.

Copyright[©] 2018 National Society of Professional Engineers, American Council of Engineering Companies, and American Society of Civil Engineers. All rights reserved.

whole or in part, without further notice, the Owner shall be entitled to enforce any remedy available to the Owner.

- 7. If the Surety elects to act under Paragraph 5.1, 5.2, or 5.3, then the responsibilities of the Surety to the Owner will not be greater than those of the Contractor under the Construction Contract, and the responsibilities of the Owner to the Surety will not be greater than those of the Owner under the Construction Contract. Subject to the commitment by the Owner to pay the Balance of the Contract Price, the Surety is obligated, without duplication for:
 - 7.1. the responsibilities of the Contractor for correction of defective work and completion of the Construction Contract;
 - 7.2. additional legal, design professional, and delay costs resulting from the Contractor's Default, and resulting from the actions or failure to act of the Surety under Paragraph 5; and
 - 7.3. liquidated damages, or if no liquidated damages are specified in the Construction Contract, actual damages caused by delayed performance or non-performance of the Contractor.
- 8. If the Surety elects to act under Paragraph 5.1, 5.3, or 5.4, the Surety's liability is limited to the amount of this Bond.
- 9. The Surety shall not be liable to the Owner or others for obligations of the Contractor that are unrelated to the Construction Contract, and the Balance of the Contract Price will not be reduced or set off on account of any such unrelated obligations. No right of action will accrue on this Bond to any person or entity other than the Owner or its heirs, executors, administrators, successors, and assigns.
- 10. The Surety hereby waives notice of any change, including changes of time, to the Construction Contract or to related subcontracts, purchase orders, and other obligations.
- 11. Any proceeding, legal or equitable, under this Bond must be instituted in any court of competent jurisdiction in the location in which the work or part of the work is located and must be instituted within two years after a declaration of Contractor Default or within two years after the Contractor ceased working or within two years after the Surety refuses or fails to perform its obligations under this Bond, whichever occurs first. If the provisions of this paragraph are void or prohibited by law, the minimum periods of limitations available to sureties as a defense in the jurisdiction of the suit will be applicable.
- 12. Notice to the Surety, the Owner, or the Contractor must be mailed or delivered to the address shown on the page on which their signature appears.
- 13. When this Bond has been furnished to comply with a statutory or other legal requirement in the location where the construction was to be performed, any provision in this Bond conflicting with said statutory or legal requirement will be deemed deleted therefrom and provisions conforming to such statutory or other legal requirement will be deemed incorporated herein. When so furnished, the intent is that this Bond will be construed as a statutory bond and not as a common law bond.
- 14. Definitions
 - 14.1. Balance of the Contract Price—The total amount payable by the Owner to the Contractor under the Construction Contract after all proper adjustments have been made including allowance for the Contractor for any amounts received or to be received by the Owner in settlement of insurance or other claims for damages to which the Contractor is entitled, reduced by all valid and proper payments made to or on behalf of the Contractor under the Construction Contract.
 - 14.2. *Construction Contract*—The agreement between the Owner and Contractor identified on the cover page, including all Contract Documents and changes made to the agreement and the Contract Documents.
 - 14.3. Contractor Default—Failure of the Contractor, which has not been remedied or waived, to perform or otherwise to comply with a material term of the Construction Contract.
 - 14.4. Owner Default—Failure of the Owner, which has not been remedied or waived, to pay the Contractor as required under the Construction Contract or to perform and complete or comply with the other material terms of the Construction Contract.

Copyright[©] 2018 National Society of Professional Engineers, American Council of Engineering Companies, and American Society of Civil Engineers. All rights reserved.

- 14.5. *Contract Documents*—All the documents that comprise the agreement between the Owner and Contractor.
- 15. If this Bond is issued for an agreement between a contractor and subcontractor, the term Contractor in this Bond will be deemed to be Subcontractor and the term Owner will be deemed to be Contractor.
- 16. Modifications to this Bond are as follows: None



¥: ...,

PAYMENT BOND

	54260214						
Contractor	Surety						
Name:Sunram Construction, Inc.	Name: United Fire & Casualty Company						
Address (principal place of business):	Address (principal place of business):						
20010 75th Avenue North	118 2nd Ave. SE						
Corcoran, MN 55340	Cedar Rapids, IA 52407						
Owner	Contract						
Name: Lower Minnesota River Watershed	Description (name and location):						
Mailing address (principal place of business):	Spring Creek Stabilization						
112 5th Street East, Suite 102							
Chaska, MN 55318	Contract Price: \$91,443.00						
	Effective Date of Contract: October 22, 2024						
Bond Ninety-one Thousand Four Hundred F Bond Amount: Date of Bond: October 22, 2024	orty-three And No/100 (\$91,443.00)						
(Date of Bond cannot be earlier than Effective Date of Contract) Modifications to this Bond form: ↓ None □ See Paragraph 18 Surety and Contractor, intending to be legally bound hereby, subject to the terms set forth in this Payment Bond, do each cause this Payment Bond to be duly executed by an authorized officer, agent, or							
representative. Contractor as Principal	Surety						
Sunram Construction, Inc.	United Fire & Casualty Company						
(Full formal name of Contractor)	(Full formal name of Surety) (corporate seal)						
By: <u>(Signature)</u>	By: (Signature)(Attach Power of Attorney)						
Name: Ryan M. Sunnam (Printed or typed)	Name: Nicole M. Coty (Printed or typed)						
Title: President	Title: Attorney-in-Fact						
Attest: <u>Junett Shierts</u> (Signature)	Attest: Siena MQuorel (Signature)						
Name: <u>Annette Shierts</u> (Printed or typed)	Name: <u>Sima MCQuoid</u> (Printed or typed)						
Title: NOTARY	Title: Witness						
Notes: (1) Provide supplemental execution by any additional parties, such as joint ventures. (2) Any singular reference to Contractor, Surety, Owner, or other party is considered plural where applicable.							

- 1. The Contractor and Surety, jointly and severally, bind themselves, their heirs, executors, administrators, successors, and assigns to the Owner to pay for labor, materials, and equipment furnished for use in the performance of the Construction Contract, which is incorporated herein by reference, subject to the following terms.
- 2. If the Contractor promptly makes payment of all sums due to Claimants, and defends, indemnifies, and holds harmless the Owner from claims, demands, liens, or suits by any person or entity seeking payment for labor, materials, or equipment furnished for use in the performance of the Construction Contract, then the Surety and the Contractor shall have no obligation under this Bond.
- 3. If there is no Owner Default under the Construction Contract, the Surety's obligation to the Owner under this Bond will arise after the Owner has promptly notified the Contractor and the Surety (at the address described in Paragraph 13) of claims, demands, liens, or suits against the Owner or the Owner's property by any person or entity seeking payment for labor, materials, or equipment furnished for use in the performance of the Construction Contract, and tendered defense of such claims, demands, liens, or suits to the Contractor and the Surety.
- 4. When the Owner has satisfied the conditions in Paragraph 3, the Surety shall promptly and at the Surety's expense defend, indemnify, and hold harmless the Owner against a duly tendered claim, demand, lien, or suit.
- 5. The Surety's obligations to a Claimant under this Bond will arise after the following:
 - 5.1. Claimants who do not have a direct contract with the Contractor
 - 5.1.1. have furnished a written notice of non-payment to the Contractor, stating with substantial accuracy the amount claimed and the name of the party to whom the materials were, or equipment was, furnished or supplied or for whom the labor was done or performed, within ninety (90) days after having last performed labor or last furnished materials or equipment included in the Claim; and
 - 5.1.2. have sent a Claim to the Surety (at the address described in Paragraph 13).
 - 5.2. Claimants who are employed by or have a direct contract with the Contractor have sent a Claim to the Surety (at the address described in Paragraph 13).
- 6. If a notice of non-payment required by Paragraph 5.1.1 is given by the Owner to the Contractor that is sufficient to satisfy a Claimant's obligation to furnish a written notice of non-payment under Paragraph 5.1.1.
- 7. When a Claimant has satisfied the conditions of Paragraph 5.1 or 5.2, whichever is applicable, the Surety shall promptly and at the Surety's expense take the following actions:
 - 7.1. Send an answer to the Claimant, with a copy to the Owner, within sixty (60) days after receipt of the Claim, stating the amounts that are undisputed and the basis for challenging any amounts that are disputed; and
 - 7.2. Pay or arrange for payment of any undisputed amounts.
 - 7.3. The Surety's failure to discharge its obligations under Paragraph 7.1 or 7.2 will not be deemed to constitute a waiver of defenses the Surety or Contractor may have or acquire as to a Claim, except as to undisputed amounts for which the Surety and Claimant have reached agreement. If, however, the Surety fails to discharge its obligations under Paragraph 7.1 or 7.2, the Surety shall indemnify the Claimant for the reasonable attorney's fees the Claimant incurs thereafter to recover any sums found to be due and owing to the Claimant.
- 8. The Surety's total obligation will not exceed the amount of this Bond, plus the amount of reasonable attorney's fees provided under Paragraph 7.3, and the amount of this Bond will be credited for any payments made in good faith by the Surety.
- 9. Amounts owed by the Owner to the Contractor under the Construction Contract will be used for the performance of the Construction Contract and to satisfy claims, if any, under any construction performance bond. By the Contractor furnishing and the Owner accepting this Bond, they agree that all

funds earned by the Contractor in the performance of the Construction Contract are dedicated to satisfying obligations of the Contractor and Surety under this Bond, subject to the Owner's priority to use the funds for the completion of the work.

- 10. The Surety shall not be liable to the Owner, Claimants, or others for obligations of the Contractor that are unrelated to the Construction Contract. The Owner shall not be liable for the payment of any costs or expenses of any Claimant under this Bond, and shall have under this Bond no obligation to make payments to or give notice on behalf of Claimants, or otherwise have any obligations to Claimants under this Bond.
- 11. The Surety hereby waives notice of any change, including changes of time, to the Construction Contract or to related subcontracts, purchase orders, and other obligations.
- 12. No suit or action will be commenced by a Claimant under this Bond other than in a court of competent jurisdiction in the state in which the project that is the subject of the Construction Contract is located or after the expiration of one year from the date (1) on which the Claimant sent a Claim to the Surety pursuant to Paragraph 5.1.2 or 5.2, or (2) on which the last labor or service was performed by anyone or the last materials or equipment were furnished by anyone under the Construction Contract, whichever of (1) or (2) first occurs. If the provisions of this paragraph are void or prohibited by law, the minimum period of limitation available to sureties as a defense in the jurisdiction of the suit will be applicable.
- 13. Notice and Claims to the Surety, the Owner, or the Contractor must be mailed or delivered to the address shown on the page on which their signature appears. Actual receipt of notice or Claims, however accomplished, will be sufficient compliance as of the date received.
- 14. When this Bond has been furnished to comply with a statutory or other legal requirement in the location where the construction was to be performed, any provision in this Bond conflicting with said statutory or legal requirement will be deemed deleted here from and provisions conforming to such statutory or other legal requirement will be deemed incorporated herein. When so furnished, the intent is that this Bond will be construed as a statutory bond and not as a common law bond.
- 15. Upon requests by any person or entity appearing to be a potential beneficiary of this Bond, the Contractor and Owner shall promptly furnish a copy of this Bond or shall permit a copy to be made.
- 16. Definitions
 - 16.1. Claim—A written statement by the Claimant including at a minimum:
 - 16.1.1. The name of the Claimant;
 - 16.1.2. The name of the person for whom the labor was done, or materials or equipment furnished;
 - 16.1.3. A copy of the agreement or purchase order pursuant to which labor, materials, or equipment was furnished for use in the performance of the Construction Contract;
 - 16.1.4. A brief description of the labor, materials, or equipment furnished;
 - 16.1.5. The date on which the Claimant last performed labor or last furnished materials or equipment for use in the performance of the Construction Contract;
 - 16.1.6. The total amount earned by the Claimant for labor, materials, or equipment furnished as of the date of the Claim;
 - 16.1.7. The total amount of previous payments received by the Claimant; and
 - 16.1.8. The total amount due and unpaid to the Claimant for labor, materials, or equipment furnished as of the date of the Claim.
 - 16.2. Claimant—An individual or entity having a direct contract with the Contractor or with a subcontractor of the Contractor to furnish labor, materials, or equipment for use in the performance of the Construction Contract. The term Claimant also includes any individual or entity that has rightfully asserted a claim under an applicable mechanic's lien or similar statute

Copyright[®] 2018 National Society of Professional Engineers, American Council of Engineering Companies, and American Society of Civil Engineers. All rights reserved.

Page 3 of 4

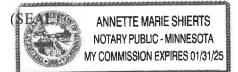
against the real property upon which the Project is located. The intent of this Bond is to include without limitation in the terms of "labor, materials, or equipment" that part of the water, gas, power, light, heat, oil, gasoline, telephone service, or rental equipment used in the Construction Contract, architectural and engineering services required for performance of the work of the Contractor and the Contractor's subcontractors, and all other items for which a mechanic's lien may be asserted in the jurisdiction where the labor, materials, or equipment were furnished.

- 16.3. Construction Contract—The agreement between the Owner and Contractor identified on the cover page, including all Contract Documents and all changes made to the agreement and the Contract Documents.
- 16.4. Owner Default—Failure of the Owner, which has not been remedied or waived, to pay the Contractor as required under the Construction Contract or to perform and complete or comply with the other material terms of the Construction Contract.
- 16.5. Contract Documents—All the documents that comprise the agreement between the Owner and Contractor.
- 17. If this Bond is issued for an agreement between a contractor and subcontractor, the term Contractor in this Bond will be deemed to be Subcontractor and the term Owner will be deemed to be Contractor.
- 18. Modifications to this Bond are as follows: None

CORPORATE ACKNOWLEDGMENT

STATE OF <u>MINNESOTA</u> COUNTY OF <u>HENNEPIN</u>

On the <u>22</u> day of <u>OCTOBER</u> <u>2024</u>. before me personally appeared, <u>RYAN SUNRAM</u> to me, who being duly sworn, did depose and say: that s/he resides in <u>MINNESDTA</u> that s/he is the <u>PRESIDENT</u> of the <u>Sunram Construction, Inc.</u> the corporation described in and which executed the foregoing instrument; that s/he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of directors of said corporation; and that s/he signed her/his name thereto by like order.

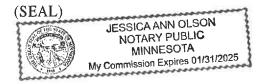


nnett Shierts

ACKNOWLEDGMENT OF CORPORATE SURETY

STATE OF MINNESOTA COUNTY OF Dakota

On the <u>22nd</u> day of <u>October</u> <u>2024</u> before me personally appeared, <u>Nicole M. Coty</u> to me known, who being duly sworn, did say: that s/he resides in Minnesota that s/he is the aforesaid officer or attorney in fact of <u>United Fire & Casualty Company</u> a corporation, that the seal affixed to the foregoing instrument is the corporate seal of said corporation; and that said instrument as signed and sealed on behalf of said corporation by the aforesaid officer, by authority of its board of directors; and the aforesaid officer acknowledged said instrument to be the free act and deed of said corporation.



Notary



UNITED FIRE & CASUALTY COMPANY, CEDAR RAPIDS, IA UNITED FIRE & INDEMNITY COMPANY, WEBSTER, TX FINANCIAL PACIFIC INSURANCE COMPANY, LOS ANGELES, CA CERTIFIED COPY OF POWER OF ATTORNEY (original on file at Home Office of Company - See Certification)

KNOW ALL PERSONS BY THESE PRESENTS, That United Fire & Casualty Company, a corporation duly organized and existing under the laws of the State of Iowa; United Fire & Indemnity Company, a corporation duly organized and existing under the laws of the State of Texas; and Financial Pacific Insurance Company, a corporation duly organized and existing under the laws of the State of California (herein collectively called the Companies), and having their corporate headquarters in Cedar Rapids, State of Iowa, does make, constitute and appoint

NICOLE M. COTY, AMANDA PLANTENBERG, ERIN J. POHLMAN, JACQUELINE RILEY, JESSICA A. OLSON, DEAN SHAVER, MARLENA POPE, SIERRA MCQUOID, EACH INDIVIDUALLY

their true and lawful Attorney(s)-in-Fact with power and authority hereby conferred to sign, seal and execute in its behalf all lawful bonds, undertakings and other obligatory instruments of similar nature provided that no single obligation shall exceed \$50,000,000.00 and to bind the Companies thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of the Companies and all of the acts of said Attorney, pursuant to the authority hereby given and hereby ratified and confirmed.

by United Fire & Casualty The Authority hereby granted shall expire the 30th day of January, 2026 unless sooner revoked Company, United Fire & Indemnity Company, and Financial Pacific Insurance Company.

This Power of Attorney is made and executed pursuant to and by authority of the following bylaw duly adopted by the Boards of Directors of United Fire & Casualty Company, United Fire & Indemnity Company, and Financial Pacific Insurance Company.

"Article VI - Surety Bonds and Undertakings"

Section 2, Appointment of Attorney-in-Fact. "The President or any Vice President, or any other officer of the Companies may, from time to time, appoint by written certificates attomeys-in-fact to act in behalf of the Companies in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. The signature of any officer authorized hereby, and the Corporate seal, may be affixed by facsimile to any power of attomey or special power of attomey or certification of either authorized hereby; such signature and seal, when so used, being adopted by the Companies as the original signature of such officer and the original seal of the Companies, to be valid and binding upon the Companies with the same force and effect as though manually affixed. Such attomeys-in-fact, subject to the limitations set of forth in their respective certificates of authority shall have full power to bind the Companies by their signature and execution of any such instruments and to attach the seal the Companies thereto. The President or any Vice President, the Board of Directors or any other officer of the Companies may at any time revoke all power and authority previously given to any attomey-in-fact.

> IN WITNESS WHEREOF, the COMPANIES have each caused these presents to be signed by its vice president and its corporate seal to be hereto affixed this 30th day of January, 2024



By: Lyan Day Vice President

On 30th day of January, 2024, before me personally came Kyanna M. Saylor to me known, who being by me duly sworn, did depose and say; that she resides in Cedar Rapids, State of Iowa; that she is a Vice President of United Fire & Casualty Company, a Vice President of United Fire & Indemnity Company, and a Vice President of Financial Pacific Insurance Company the corporations described in and which executed the above instrument; that she knows the seal of said corporations; that the seal affixed to the said instrument is such corporate seal; that it was so affixed pursuant to authority given by the Board of Directors of said corporations and that she signed her name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.



anna a

CORPORATI

SEAL

TER TE

CORPORATI

SEAL

State of Iowa, County of Linn, ss:

C INS/

JULY 22

1966

LIFORM

bati Wassell Notary Public

My commission expires: 10/26/2025

I, Mary A. Bertsch, Assistant Secretary of United Fire & Casualty Company and Assistant Secretary of United Fire & Indennity Company, and Assistant Secretary of Financial Pacific Insurance Company, do hereby certify that I have compared the foregoing copy of the Power of Attorney and affidavit, and the copy of the Section of the bylaws and resolutions of said Corporations as set forth in said Power of Attorney, with the ORIGINALS ON FILE IN THE HOME OFFICE OF SAID CORPORATIONS, and that the same are correct transcripts thereof, and of the whole of the said originals, and that the said Power of Attorney has not been revoked and is now in full force and effect.

_____, 2024

In testimony whereof I have hereunto subscribed my name and affixed the corporate seal of the said Corporations

this _ 22nd _ day of October MUMBER NDEM CINSURA ORPORA CORPORATE CORPORATE JULY 22 1986 SEAL SEAL ALIFORM TER TS "HILIHINN

By: Mary A Betsch

Assistant Secretary, UF&C & UF&I & FPIC

BPOA0045 122017



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/22/2024

								1	10	12212024	
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 have ADDITIONAL INSURED provisions or 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).											
	DUCER	une t	erun	cate noticer in neu of such	CONTAC	• •	illor				
	th Risk Partners				NAME: PHONE	(651) 27		FAX	(651) 2	379-7801	
					A/C No	EXU:		FAX (A/C, No):	(051)3		
201	0 Centre Pointe Blvd.				ADDRES	s: michele.m	iller@northrisl	(partners.com			
Mendota Heights MN 55120					INSURER(S) AFFORDING COVERAGE INSURER A : Western National Mutual					NAIC # 15377	
INSURED					INSURE	23612					
Sunram Construction, Inc.						INSURER C: ACE American Insurance Company					
	20010 75th Avenue North				INSURE	RD:					
					INSURE	RE:					
	Corcoran			MN 55340-9459	INSURE	RF:					
CO	/ERAGES CER	TIFIC	ATE	NUMBER: 24.25 All Lines	_			REVISION NUMBER:			
	IS IS TO CERTIFY THAT THE POLICIES OF I				ISSUED	TO THE INSUF			IOD		
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	TYPE OF INSURANCE		WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT			
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$ 1,000	0,000	
	CLAIMS-MADE 🗙 OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,0	000	
	Contractural Liability							MED EXP (Any one person)	\$ 5,000	5	
A				CPP1337869		04/01/2024	04/01/2025	PERSONAL & ADV INJURY	\$ 1,000,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000,000		
	POLICY X PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$ 2,000,000		
	OTHER:								\$		
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT \$ 1,000,		0,000	
	X ANY AUTO							BODILY INJURY (Per person) \$			
А	OWNED SCHEDULED AUTOS			CPP1336534		04/01/2024	04/01/2025	BODILY INJURY (Per accident) \$			
	HIRED AUTOS ONLY NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$		
	Comp 1,000 Coll 1,000							\$			
	VIMBRELLA LIAB							EACH OCCURRENCE	\$ 5,000	0,000	
Α	EXCESS LIAB CLAIMS-MADE			UMB1056289		04/01/2024	04/01/2025	AGGREGATE	\$ 5,000	0,000	
	DED X RETENTION \$ 10,000	1 1						\$			
	WORKERS COMPENSATION							X PER OTH- STATUTE ER			
в	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE	NIA		22 0000465		04/01/2024	04/04/2026	E.L. EACH ACCIDENT \$ 2,000		0,000	
D	(Mandatory in NH)			22-0000465		04/01/2024	04/01/2025		3.00		
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$ 2,000		
								Aggregate		0,000	
С	Pollution Liability			G28273113004		04/01/2024	04/01/2025	Occurrence	3,000	0,000	
								Deductible	2,500)	
DESC	RIPTION OF OPERATIONS / LOCATIONS / VEHICLE	S (AC	ORD 1	01, Additional Remarks Schedule.	may be at	tached if more sp	ace is required)				
Project Spring Creek Stabilization: Certificate holder and all others required by written contract are included as an Additional Insured in regard to the General Liability where required by written contract on a primary and non contributory basis including completed operations. Blanket Additional Insured applies to the Auto Liability and Pollution Liability when required by written contract on a primary non contributory basis. Blanket Waiver of Subrogation applies to the General Liability, Auto Liability, Pollution Liability, Work Comp and Umbrella policies when required by written contract.											
CERTIFICATE HOLDER CANCELLATION											
Lower Minnesota River Watershed District ACCORDANC 112 E 5th St #102						HOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE HE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN CCORDANCE WITH THE POLICY PROVISIONS.					
	Chaska MN 55318 Barry Queenemoen										
						C	1988-2015	ACORD CORPORATION.	All righ	its reserved.	

ACORD 25 (2016/03) The ACORD name and logo are registered marks of ACORD