



*Glatfelter
Insurance
Group*

A Tradition of Service, Founded on Trust.®

February 3, 2011

RECEIVED

FEB 07 2011

Franklin Township BOFC Dist. #1
Attn: Debi Nelson
PO Box 5163
Somerset, NJ 08875

**Commissioners of Fire District No.1
Franklin Township, Somerset County, NJ**

**RE: Commercial Package VFIS-TR2060285-03
Commercial Umbrella VFIS-CU-5055191-03**

Dear Debi:

As required by Underwriting enclosed please find 2 endorsements; to the Commercial Package & Umbrella policies, deleting Millstone Valley Fire Department and the Ladies Auxiliary, effective 12/23/10. Please attach these endorsements to your policies for future reference.

Should you have any questions, please feel free to call us. My toll free number is 1-800-233-1957 X-7966. Thank you.

Sincerely,

Pamela A. Brown, CPIA
Office Manager
Email: pbrown@vfis.com

PAB

Enclosures



Policy Number
VFIS-TR-2060285-03/001

COMMON POLICY CHANGE ENDORSEMENT

Named Insured FRANKLIN TOWNSHIP BOARD OF FIRE
COMMISSIONERS DISTRICT #1
Agency Name VFIS of New Jersey

Effective Date: 12-23-10
12:01 A.M., Standard Time

POLICY CHANGES ENDORSEMENT DESCRIPTION (CONT'D)

THE FOLLOWING ADDITIONAL INTEREST (ADDL NAMED INSURED) HAS BEEN DELETED FROM THE POLICY:
MILLSTONE VALLEY FIRE DEPARTMENT, INC.

THE FOLLOWING ADDITIONAL INTEREST (ADDL NAMED INSURED) HAS BEEN DELETED FROM THE POLICY:
LADIES AUXILIARY OF MILLSTONE VALLEY FIRE DEPARTMENT, INC.

ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME

REMOVAL PERMIT

If this policy includes the Commercial Property Coverage Part, the following applies with respect to the Coverage Part:

If Covered Property is removed to a new location that is described on this Policy Change, you may extend this insurance to include that Covered Property at each location during the removal. Coverage at each location will apply in the proportion that the value at each location bears to the value of all Covered Property being removed. This permit applies up to 10 days after the effective date of this Policy Change; after that, this insurance does not apply at the previous location.



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February 28, 2011

RECEIVED

MAR 02 2011

Franklin Township BOFC Dist. #1
Attn: Debi Nelson
PO Box 5163
Somerset, NJ 08875

**Commissioners of Fire District No.1
Franklin Township, Somerset County, NJ**

RE: Commercial Package VFIS-TR2060285-03
Umbrella Policy VFIS-CU-5055191-03

Dear Debi:

We are pleased to enclose endorsements to the Commercial Package and Umbrella policies, adding Millstone Valley Fire Department, Inc. & Ladies Auxiliary back onto policies, effective 01/28/2011. Please attach this endorsement to your policy for future reference.

Should you have any questions, please feel free to call us. My toll free number is 1-800-233-1957 X-7966. Thank you.

Sincerely,

Pamela A. Brown, CPIA
Office Manager
Email: pbrown@vfis.com

PAB

Enclosures



American Alternative Insurance Corporation

Policy Number
VFIS-CU-5055191-03/005

COMMON POLICY CHANGE ENDORSEMENT

Named Insured FRANKLIN TOWNSHIP BOARD OF FIRE

Effective Date: 01-28-11

COMMISSIONERS DISTRICT #1

12:01 A.M., Standard Time

Agency Name VFIS of New Jersey

POLICY CHANGES ENDORSEMENT DESCRIPTION (CONT'D)

THE FOLLOWING ADDITIONAL INTEREST (ADDL NAMED INSURED) HAS BEEN ADDED TO THE POLICY:
MILLSTONE VALLEY FIRE DEPARTMENT, INC

THE FOLLOWING ADDITIONAL INTEREST (ADDL NAMED INSURED) HAS BEEN ADDED TO THE POLICY:
LADIES AUXILIARY OF MILLSTONE VALLEY FIRE DEPARTMENT, INC

THE FOLLOWING FORM(S) HAS BEEN ADDED:
IR9999 01-96 EXCLUSION - DESIGNATED INDIVIDUAL

ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME

REMOVAL PERMIT

If this policy includes the Commercial Property Coverage Part, the following applies with respect to the Coverage Part:

If Covered Property is removed to a new location that is described on this Policy Change, you may extend this insurance to include that Covered Property at each location during the removal. Coverage at each location will apply in the proportion that the value at each location bears to the value of all Covered Property being removed. This permit applies up to 10 days after the effective date of this Policy Change; after that, this insurance does not apply at the previous location.



American Alternative Insurance Corporation

Named Insured and Address FRANKLIN TOWNSHIP BOARD OF FIRE COMMISSIONERS DISTRICT #1 PO BOX 5163 SOMERSET NJ 08875	Policy Effective Date 11-15-2010
Policy Number VFIS-CU-5055191-03/005	Policy Expiration Date 11-15-2011
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

EXCLUSION - DESIGNATED INDIVIDUAL

EXCLUSION - DESIGNATED INDIVIDUAL

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA POLICY

WITH RESPECT TO () COVERAGE A
() COVERAGE B
(X) COVERAGE A AND COVERAGE B
SCHEDULE

Designated Individuals: Robert Sheer Jr.

1. None of the individuals in the Schedule above are insureds under this coverage part; and
2. This insurance does not apply to injury, damage, expense, cost, loss, liability, or legal obligation that arises directly or indirectly out of any actions committed or allegedly committed by any designated individual in the Schedule above.



Policy Number
VFIS-TR-2060285-03/002

COMMON POLICY CHANGE ENDORSEMENT

Named Insured FRANKLIN TOWNSHIP BOARD OF FIRE
COMMISSIONERS DISTRICT #1
Agency Name VFIS of New Jersey

Effective Date: 01-28-11
12:01 A.M., Standard Time

POLICY CHANGES ENDORSEMENT DESCRIPTION (CONT'D)

THE FOLLOWING ADDITIONAL INTEREST (ADDL NAMED INSURED) HAS BEEN ADDED TO THE POLICY:
MILLSTONE VALLEY FIRE DEPARTMENT, INC

THE FOLLOWING ADDITIONAL INTEREST (ADDL NAMED INSURED) HAS BEEN ADDED TO THE POLICY:
LADIES AUXILIARY OF MILLSTONE VALLEY FIRE DEPARTMENT, INC

THE FOLLOWING FORM HAS BEEN ADDED TO GENERAL LIABILITY AND MANAGEMENT LIABILITY:

IR9999 - EXCLUSION - DESIGNATED INDIVIDUAL

ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME

REMOVAL PERMIT

If this policy includes the Commercial Property Coverage Part, the following applies with respect to the Coverage Part:

If Covered Property is removed to a new location that is described on this Policy Change, you may extend this insurance to include that Covered Property at each location during the removal. Coverage at each location will apply in the proportion that the value at each location bears to the value of all Covered Property being removed. This permit applies up to 10 days after the effective date of this Policy Change; after that, this insurance does not apply at the previous location.



American Alternative Insurance Corporation

Named Insured and Address FRANKLIN TOWNSHIP BOARD OF FIRE COMMISSIONERS DISTRICT #1 PO BOX 5163 SOMERSET NJ 08875	Policy Effective Date 11-15-2010
Policy Number VFIS-TR-2060285-03/002	Policy Expiration Date 11-15-2011
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

EXCLUSION - DESIGNATED INDIVIDUAL

~~EXCLUSION - DESIGNATED INDIVIDUAL~~

This endorsement modifies insurance provided under the following:

GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designated Individuals: Robert Sheer Jr.

1. None of the individuals in the Schedule above are insureds under this coverage part; and
2. This insurance does not apply to injury, damage, expense, cost, loss, liability, or legal obligation that arises directly or indirectly out of any actions committed or allegedly committed by any designated individual in the Schedule above.



American Alternative Insurance Corporation

Named Insured and Address FRANKLIN TOWNSHIP BOARD OF FIRE COMMISSIONERS DISTRICT #1 PO BOX 5163 SOMERSET NJ 08875	Policy Effective Date 11-15-2010
Policy Number VFIS-TR-2060285-03/002	Policy Expiration Date 11-15-2011
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

EXCLUSION - DESIGNATED INDIVIDUAL

EXCLUSION - DESIGNATED INDIVIDUAL

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

MANAGEMENT LIABILITY COVERAGE PART

SCHEDULE

DESIGNATED INDIVIDUALS: ROBERT SHEER JR.

1. NONE OF THE INDIVIDUALS IN THE SCHEDULE ABOVE ARE INSURED UNDER THIS COVERAGE PART; AND
2. THIS INSURANCE DOES NOT APPLY TO INJURY, DAMAGE, EXPENSE, COST, LOSS, LIABILITY, OR LEGAL OBLIGATION THAT ARISES DIRECTLY OR INDIRECTLY OUT OF ANY ACTIONS COMMITTED OR ALLEGEDLY COMMITTED BY ANY DESIGNATED INDIVIDUAL IN THE SCHEDULE ABOVE.