

Torres Rojas, Genara

FOI # 12910

From: joseph.glavin@libertymutual.com
Sent: Tuesday, January 10, 2012 2:06 PM
To: Duffy, Daniel
Cc: Torres Rojas, Genara; Van Duyne, Sheree
Subject: Freedom of Information Online Request Form

Information:

First Name: Joseph
Last Name: Glavin
Company: Liberty Mutual
Mailing Address 1: 425 Eagle Rock Ave.
Mailing Address 2: Suite 103
City: Roseland
State: NJ
Zip Code: 07068
Email Address: joseph.glavin@libertymutual.com
Phone: 973-228-5872
Required copies of the records: No

List of specific record(s):

Please e-mail or mail me a copy of Five Star Electrics performance payment bond on the 911 Memorial project.
Thank you.

THE PORT AUTHORITY OF NY & NJ

Daniel D. Duffy
FOI Administrator

February 3, 2012

Mr. Joseph Glavin
Liberty Mutual
425 Eagle Rock Avenue, Suite 103
Roseland, NJ 07068

Re: Freedom of Information Reference No. 12910

Dear Mr. Glavin:

This is a response to your January 10, 2012 request, which has been processed under the Port Authority's Freedom of Information Policy for a copy of Five Star Electrics' Payment Bond related to the 911 Memorial project.

Material responsive to your request and available under the Policy, which consists of 34 pages, will be forwarded to your attention upon receipt of a photocopying fee of \$8.50 (25¢ per page). Payment should be made in cash, certified check, company check or money order payable to "The Port Authority of New York & New Jersey" and should be sent to my attention at 225 Park Avenue South, 17th Floor, New York, NY 10003.

Certain material responsive to your request is exempt from disclosure pursuant to exemption (2) of the Policy.

Please refer to the above FOI reference number in any future correspondence relating to your request.

Sincerely,



Daniel D. Duffy
FOI Administrator

225 Park Avenue South
New York, NY 10003
T: 212 435 3642 F: 212 435 7555

Performance Bond
Co-Obligee

Bond No. PRF08949234 (P&D/Zurich)
923135 (NUFIC)

Premium Amount \$ _____

KNOW ALL MEN BY THESE PRESENTS,

That we, Five Star Electric Corp

(Full Name and Address of Trade Contractor)

101-32 101st Street, Ozone Park, NY 11416-2615

(hereinafter called the Principal), as Principal, and Fidelity and Deposit Company of Maryland/ Zurich American Insurance Company
1 Upper Pond Rd, Bldg E/F, Morris Corporate Center II, Parsippany, NJ

(Full Name and Address of Surety)

National Union Fire Insurance Company of Pittsburgh, PA- 175 Water Street, New York, NY

a corporation duly organized under the laws of the state of Maryland/ New York/ Pennsylvania
(hereinafter called the Surety), as Surety, are held and firmly bound unto:

Owner's Name: Natl Sept 11 Memorial & Museum

and

Bovis' Name: Bovis Land Lease LMB, Inc.

Owner's Address: One Liberty Plaza, 20th Floor
New York, NY 10006

Bovis' Address: 200 Park Avenue, 9th Floor, New York, NY
10166

(hereinafter called the Obligees)

in the sum of Thirty Four Million Five Hundred Thousand Dollars----- U.S. Dollars
(\$ 34,500,000.00-----), for the payment of which we, the said Principal and the said Surety, bind ourselves, our heirs,
executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal entered into a certain Contract dated Sept. 8, 2008

(Month, Day)

(Year)

with Bovis Land Lease LMB, Inc. as Agent for the Owner/Obligee for:

115619.00

National September 11 Memorial & Museum Project - Electrical Branch Wiring

National September 11 Memorial & Museum Project

which is hereby referred to and made a part hereof as if fully set forth herein.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, that if the Principal shall promptly and faithfully perform said Contract, within the time provided therein and any extension thereof that may be granted by the Obligees, and during the life of any guaranty required under said Contract, and shall also promptly and faithfully perform any and all authorized modifications of said Contract that may hereafter be made, then this obligation shall be null and void; otherwise, it shall remain in full force and effect.

The Surety agrees that no change, extension of time, alteration, addition, omission or other modification of the Contract Documents shall in any way affect its obligations under this Bond, and the Surety hereby waives notice of any such changes, extensions of time, alterations, additions, omissions or other modifications.

Whenever Principal shall be, and declared by Obligees or either one of them, to be in default, in breach, and/or to have failed to perform in any manner under the Contract, the Obligees having performed their respective obligations thereunder, the Surety shall promptly remedy the default by one of the following:

1. Complete the Contract in accordance with its terms and conditions.
2. Obtain a bid or bids for completing the Contract in accordance with its terms and conditions, and upon determination by Surety of the lowest responsible bidder, or if the Obligees elect, upon determination by the Obligees and the Surety jointly of the lowest responsible bidder, arrange for a contract between such bidder and Obligees, and make available as Work progresses (even though there should be a default or a succession of defaults under the contract or contracts of completion arranged under this paragraph) sufficient funds to pay the cost of completion less the balance of the Contract price; but not exceeding, including other costs and damages for which the Surety may be liable hereunder, and pursuant to the Contract, the amount set forth in the first paragraph hereof. The term "balance of the Contract price," as used in this paragraph, shall mean the total amount payable by Obligees to the Principal under the Contract and any amendments thereto, less the amount properly paid by Obligees to the Principal.

P 69

3. Pay to Obligees the full amount of the penal sum above stated.

For projects located in the State of Connecticut, Surety is liable for and is obliged to pay any interest, costs, penalties or attorneys' fees imposed upon the Principal under any provisions of Connecticut Public Act 99-153, entitled "An Act Concerning Fairness in Financing in the Construction Industry."

No right of action shall accrue on this bond to or for the use of any person or corporation other than the Obligees named herein or the heirs, executors, administrators, successors, agents or assigns of the Obligees.

Principal and Surety shall not be liable to the Obligees unless the Obligees or any of them have performed their respective obligations to the Principal in accordance with the terms of said Contract.

Sealed with our seals and dated this 10th day of December 2008
(Day) (Month) (Year)

[Signature]
(Attested by)

[Signature]
By: Five Star Electric Corp
(Principal)
[Signature]
(Title) Gary Segal, Pres.
SEAL

[Signature]
(Attested by)

Fidelity and Deposit Company of Maryland
(Surety)
[Signature]
(Attorney-in-Fact) Nancy Schnee
SEAL

[Signature]
(Attested by)

*Attach Power-Of-Attorney
National Union Fire Insurance Company
of Pittsburgh, PA
BY: [Signature]
Nancy Schnee, Attorney-in-Fact

[Signature]
(Attested by)

Zurich American Insurance Company
BY: [Signature]
Nancy Schnee, Attorney-in-Fact

[Handwritten initials]

SURETY ACKNOWLEDGEMENT

STATE OF New York

COUNTY OF Nassau

On this 10th day of December, 20⁰⁸ before me personally came Nancy Schnee to me known, who being by me duly sworn, did depose and say that he/she is an attorney-in-fact of Fidelity and Deposit Company of Maryland the corporation described in and which executed the within instrument; that he/she knows the corporate seal of said corporation; that the seal affixed to the within instrument is such corporate seal, and that he/she signed the said instrument and affixed the said seal as Attorney-in-fact by authority of the Board of Directors of said corporation and by authority of this office under the standing Resolution thereof.

My Commission Expires: 8/29/09

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified in Queens County
Commission Expires August 29, 2009

Beverly A. Woolford
Notary Public

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Power of Attorney
FIDELITY AND DEPOSIT COMPANY OF MARYLAND

KNOW ALL MEN BY THESE PRESENTS: That the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, a corporation of the State of Maryland, by WILLIAM J. MILLS, Vice President, and GREGORY E. MURRAY, Assistant Secretary, in pursuance of authority granted by Article VI, Section 2, of the By-Laws of said Company, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof, does hereby nominate, constitute and appoint James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO and Daryl LAFORGE, all of Jericho, New York, EACH its true and lawful agent and Attorney-in-Fact to make, execute, seal and deliver, for, and on its behalf as surety, and as its act and deed: ~~any and all bonds and undertakings~~, and the execution of such bonds or undertakings in pursuance of these presents shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Baltimore, Md., in their own proper persons. This power of attorney revokes that issued on behalf of James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO, William MARINO, dated November 4, 2008.

The said Assistant Secretary does hereby certify that the extract set forth on the reverse side hereof is a true copy of Article VI, Section 2, of the By-Laws of said Company, and is now in force.

IN WITNESS WHEREOF, the said Vice-President and Assistant Secretary have hereunto subscribed their names and affixed the Corporate Seal of the said FIDELITY AND DEPOSIT COMPANY OF MARYLAND, this 5th day of November, A.D. 2008.

ATTEST:

FIDELITY AND DEPOSIT COMPANY OF MARYLAND



Gregory E. Murray

William J. Mills

Gregory E. Murray Assistant Secretary

By:

William J. Mills

Vice President

State of Maryland }
City of Baltimore } ss:

On this 5th day of November, A.D. 2008, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, came WILLIAM J. MILLS, Vice President, and GREGORY E. MURRAY, Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they each acknowledged the execution of the same, and being by me duly sworn, severally and each for himself deposes and saith, that they are the said officers of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and that the said Corporate Seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above written.



Maria D. Adamski

Maria D. Adamski

Notary Public

My Commission Expires: July 8, 2011



FIDELITY AND DEPOSIT COMPANY

OF MARYLAND

3910 KESWICK ROAD, BALTIMORE, MD 21211-2226

Statement of Financial Condition

As Of December 31, 2007

ASSETS

Bonds	\$ 152,119,394
Stocks	43,598,075
Cash and Short Term Investments	58,417,758
Reinsurance Recoverable	20,969,268
Other Accounts Receivable	40,255,904
TOTAL ADMITTED ASSETS	\$ 315,360,399

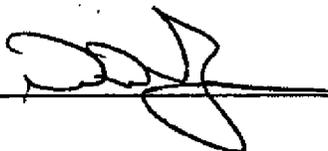
LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Taxes and Expenses	\$ 875,904
Ceded Reinsurance Premiums Payable	70,455,734
Securities Lending Collateral Liability	43,430,120
TOTAL LIABILITIES	\$ 114,761,758
Capital Stock, Paid Up	\$ 5,000,000
Surplus	195,598,641
Surplus as regards Policyholders	200,598,641
TOTAL	\$ 315,360,399

Securities carried at \$34,597,845 in the above statement are deposited as required by law.

Securities carried on the basis prescribed by the National Association of Insurance Commissioners. On the basis of December 31, 2007 market quotations for all bonds and stocks owned, the Company's total admitted assets would be \$315,825,091 and surplus as regards policyholders \$201,063,333.

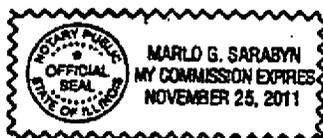
I, DAVID A. BOWERS, Corporate Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, do hereby certify that the foregoing statement is a correct exhibit of the assets and liabilities of the said Company on the 31st day of December, 2007.

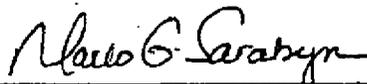


 Corporate Secretary

State of Illinois }
 City of Schaumburg } SS:

Subscribed and sworn to, before me, a Notary Public of the State of Illinois, in the City of Schaumburg, this 14th day of March, 2008.





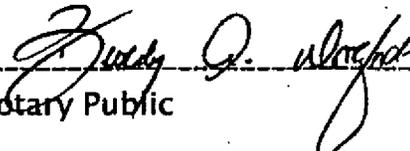
 Notary Public

ACKNOWLEDGEMENT OF SURETY

STATE OF New York,
COUNTY OF Nassau,

ON THE 10th DAY OF December, 2008 , BEFORE ME PERSONALLY CAME Nancy Schnee TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT (S)HE RESIDES AT Rockville Centre, New York THAT (S)HE IS THE ATTORNEY-IN-FACT OF Zurich American Insurance Company THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT (S)HE KNOWS THE SEAL OF SAID CORPORATION; THAT ONE OF THE SEALS AFFIXED TO THE FOREGOING INSTRUMENT IS SUCH SEAL; THAT IT WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION; AND THAT (S)HE SIGNED HIS/HER NAME THERETO BY LIKE ORDER.

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified In Queens County
Commission Expires August 29, 2009



Notary Public

ZURICH AMERICAN INSURANCE COMPANY

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the ZURICH AMERICAN INSURANCE COMPANY, a corporation created by and existing under the laws of the State of New York does hereby nominate, constitute and appoint James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO and Daryl LAFORGE, all of Jericho, New York, EACH its true and lawful Attorneys-In-Fact with power and authority hereby conferred to sign, seal, and execute in its behalf, during the period beginning with the date of issuance of this Power of Attorney and any and all bonds and undertakings, recognizances or other written obligations in the nature thereof, and to bind ZURICH AMERICAN INSURANCE COMPANY thereby, and all of the acts of said Attorney[s]-in-Fact pursuant to these presents are hereby ratified and confirmed. This Power of Attorney is made and executed pursuant to and by the authority of the following By-Law duly adopted by the Board of Directors of the Company which By-Law has not been amended or rescinded.

Article VI, Section 5. "...The President or a Vice President in a written instrument attested by a Secretary or an Assistant Secretary may appoint any person Attorney-In-Fact with authority to execute such bonds on behalf of the Company and other formal underwriting contracts in reference thereto and reinsurance agreements relating to individual policies and bonds of all kinds and attach the corporate seal. Any such officers may revoke the powers granted to any Attorney-In-Fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the ZURICH AMERICAN INSURANCE COMPANY by unanimous consent in lieu of a special meeting dated December 15, 1998

" RESOLVED, that the signature of the President or a Vice President and the attesting signature of a Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile on any Power of Attorney pursuant to Article VI, Section 5 of the By-Laws, and the signature of a Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile to any certificate of any such power. Any such power or any certificate thereof with such facsimile signature and seal shall be valid and binding on the Company. Furthermore, such power so executed, sealed and certified by certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, shall continue to be valid and binding on the Company."

IN WITNESS WHEREOF, the ZURICH AMERICAN INSURANCE COMPANY has caused these presents to be executed in its name and on its behalf and its Corporate Seal to be hereunto affixed and attested by its officers thereunto duly authorized, this 5th day of November, A.D. 2008. This power of attorney revokes that issued on behalf of James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO, William MARINO, dated November 4, 2008.



ZURICH AMERICAN INSURANCE COMPANY

Gerald F. Haley

Frank E. Martin Jr.

STATE OF MARYLAND }
CITY OF BALTIMORE }

SS: Gerald F. Haley

By:

Secretary

Frank E. Martin Jr.

Vice President

On the 5th day of November, A.D. 2008, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, came the above named Vice President and Secretary of ZURICH AMERICAN INSURANCE COMPANY, to me personally known to be the individuals and officers described in and who executed the preceding instrument and they each acknowledged the execution of the same and being by me duly sworn, they severally and each for himself deposed and said that they respectively hold the offices in said Corporation as indicated, that the Seal affixed to the preceding instrument is the Corporate Seal of said Corporation, and that the said Corporate Seal, and their respective signature as such officers, were duly affixed and subscribed to the said instrument pursuant to all due corporate authorization.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above.



Constancia A. Dunn

Notary Public

My Commission Expires: July 14, 2011

This Power of Attorney limits the acts of those named therein to the bonds and undertaking specifically named therein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

CERTIFICATE

I, the undersigned, a Secretary of the ZURICH AMERICAN INSURANCE COMPANY, do hereby certify that the foregoing Power of Attorney is still in full force and effect, and further certify that Article VI, Section 5 of the By-Laws of the Company and the Resolution of the Board of Directors set forth in said Power of Attorney are still in force.

IN TESTIMONY WHEREOF I have hereto subscribed my name and affixed the seal of said Company

DEC 10 2008

Gregory E. Murray

the _____ day of _____

Gregory E. Murray

Secretary



POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American international Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aigproducercompensation.com or by calling AIG at 1-800-706-3102.

OFAC TERRITORY RIDER

Payment of loss under this bond shall only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

Labor and Material Payment Bond
Co-Obligee

Bond No. PRP08949234 (F&D/Zurich) Premium Amount \$ _____
923135 (NUFIC)

KNOW ALL MEN BY THESE PRESENTS,

That we, Five Star Electric Corp
101-32 101st Street, Ozone Park, NY 11416 (Full Name and Address of Trade Contractor)

(hereinafter called the Principal), as Principal, and Fidelity and Deposit Company of Maryland/Zurich American
Insurance Co- 1 Upper Pond Rd, Morris Corporate Ctr II, Parsippany, NJ 07054

(hereinafter called the Surety), as Surety, are held and firmly bound unto: National Union Fire Insurance Company of Pittsburgh, PA -175 Water Street, New York, NY
(Full Name and Address of Surety)

a corporation duly organized under the laws of the state of Maryland/New York/Pennsylvania
(hereinafter called the Surety), as Surety, are held and firmly bound unto:

Owner's Name: Natl Sept 11 Memorial & Museum and Bovis' Name: Bovis Lend Lease LMB, Inc.
Owner's Address: One Liberty Plaza, 20th Floor Bovis' Address: 200 Park Avenue, 9th Floor, New York, NY
New York, NY 10006 10166

(hereinafter called the Obligees)

In the sum of thirty Four Million Five Hundred Thousand Dollars ----- U.S. Dollars
(\$ 34,500,000), for the payment of which we, the said Principal and the said Surety, bind ourselves, our heirs,
executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal entered into a certain Contract dated Sept: 8, 2008
(Month, Day) (Year)

with Bovis Lend Lease LMB, Inc. as Agent for the Owner/Obligee for:

115619.00
National September 11 Memorial & Museum Project - Electrical Branch Wiring
National September 11 Memorial & Museum Project

which is hereby referred to and made a part hereof as if fully set forth herein.

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, that if the Principal shall promptly make payment to all claimants as hereafter defined, for all (1) labor and material used or reasonably required for use in the performance of the Contract, (2) pension, welfare, vacation and any other supplemental employee benefit contributions payable under collective bargaining agreements with respect to persons employed upon said work, and (3) federal, state and local taxes and contributions required to be withheld or paid with respect to the employment of persons upon said work that may hereafter be made, then this obligation shall be void; otherwise, it shall remain in full force and effect, subject, however, to the following conditions:

1. A claimant is defined as one having a direct contract with the Principal or a Subcontractor of the Principal, for labor, material, or both, used or reasonably required for use in the performance of the Contract, labor and material being construed to include that part of water, gas, power, light, heat, oil, gasoline, telephone service or rental of equipment directly applicable to the Contract.
2. The above-named Principal and Surety hereby jointly and severally agree with the Obligees that every claimant as herein defined, who has not been paid in full, may sue on this bond for the use of such claimant, prosecute the suit to final judgment for such sum or sums as may be justly due claimant, and have execution thereon. The Obligees or either of them shall not be liable for the payment of any cost or expenses of any suit.
3. No suit or action shall be commenced hereunder by any claimant:
 - a. After the expiration of the minimum period of limitation permitted by any law controlling the construction hereof,
 - b. Other than in a state court of competent jurisdiction in and for the county or other political subdivision of the state in which the Project, or any part thereof, is situated, and not elsewhere.

The Surety agrees that no change, extension of time, alteration, addition, omission or other modification of the Contract Documents shall in any way affect its obligations under this Bond, and the Surety hereby waives notice of any such changes, extensions of time, alterations, additions, omissions or other modifications.

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For projects located in the State of Connecticut, Surety is liable for and is obliged to pay any interest, costs, penalties or attorneys' fees imposed upon the Principal under any provisions of Connecticut Public Act 99-153, entitled "An Act Concerning Fairness in Financing in the Construction Industry."

Principal and Surety shall not be liable to the Obligees unless the Obligees or any of them have performed their respective obligations to the Principal in accordance with the terms of said Contract.

Sealed with our seals and dated this 10th day of December 2008
(Day) (Month) (Year)

[Signature]
(Attested by)

By: [Signature]
Five Star Electrical Corp
(Principal)
Gary Segal, Pres.
(Title)
SEAL

[Signature]
(Attested by)

Fidelity and Deposit Company of Maryland
(Surety)
[Signature]
(Attorney-in-Fact) Nancy Schnee
SEAL

*Attach Power-Of-Attorney

National Union Fire Insurance Company
of Pittsburgh, PA

BY: [Signature]
Nancy Schnee, Attorney-in-Fact

[Signature]
(Attested by)

Zurich American Insurance Company

BY: [Signature]
Nancy Schnee, Attorney-in-Fact

[Signature]
(Attested by)

69

SURETY ACKNOWLEDGEMENT

STATE OF New York

COUNTY OF Nassau

On this 10th day of December, 20 08 before me personally came Nancy Schnee to me known, who being by me duly sworn, did depose and say that he/she is an attorney-in-fact of ^{Fidelity and Deposit} ~~Company of Maryland~~ the corporation described in and which executed the within instrument; that he/she knows the corporate seal of said corporation; that the seal affixed to the within instrument is such corporate seal, and that he/she signed the said instrument and affixed the said seal as Attorney-in-fact by authority of the Board of Directors of said corporation and by authority of this office under the standing Resolution thereof.

My Commission Expires: 8/27/09

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified in Queens County
Commission Expires August 29, 2009

Beverly A. Woolford
Notary Public

[Handwritten mark]
69

Power of Attorney
FIDELITY AND DEPOSIT COMPANY OF MARYLAND

KNOW ALL MEN BY THESE PRESENTS: That the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, a corporation of the State of Maryland, by WILLIAM J. MILLS, Vice President, and GREGORY E. MURRAY, Assistant Secretary, in pursuance of authority granted by Article VI, Section 2, of the By-Laws of said Company, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof, does hereby nominate, constitute and appoint James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO and Daryl LAFORGE, all of Jericho, New York, EACH its true and lawful agent and Attorney-in-Fact, to make, execute, seal and deliver, for, and on its behalf as surety, and as its act and deed, any and all bonds and undertakings, and the execution of such bonds or undertakings in pursuance of these presents shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Baltimore, Md., in their own proper persons. This power of attorney revokes that issued on behalf of James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO, William MARINO, dated November 4, 2008.

The said Assistant Secretary does hereby certify that the extract set forth on the reverse side hereof is a true copy of Article VI, Section 2, of the By-Laws of said Company, and is now in force.

IN WITNESS WHEREOF, the said Vice-President and Assistant Secretary have hereunto subscribed their names and affixed the Corporate Seal of the said FIDELITY AND DEPOSIT COMPANY OF MARYLAND, this 5th day of November, A.D. 2008.

ATTEST:

FIDELITY AND DEPOSIT COMPANY OF MARYLAND



Gregory E. Murray

By:

William J. Mills

Gregory E. Murray Assistant Secretary

William J. Mills

Vice President

State of Maryland }
City of Baltimore } ss:

On this 5th day of November, A.D. 2008, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, came WILLIAM J. MILLS, Vice President, and GREGORY E. MURRAY, Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they each acknowledged the execution of the same, and being by me duly sworn, severally and each for himself deposed and saith, that they are the said officers of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and that the said Corporate Seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above written.



Maria D. Adamski

Maria D. Adamski

Notary Public

My Commission Expires: July 8, 2011



FIDELITY AND DEPOSIT COMPANY
OF MARYLAND
3910 KESWICK ROAD, BALTIMORE, MD 21211-2226

Statement of Financial Condition
As Of December 31, 2007

ASSETS

Bonds	\$ 152,119,394
Stocks	43,598,075
Cash and Short Term Investments	58,417,758
Reinsurance Recoverable	20,969,268
Other Accounts Receivable	40,255,904
TOTAL ADMITTED ASSETS	\$ 315,360,399

LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Taxes and Expenses	\$ 875,904
Ceded Reinsurance Premiums Payable	70,455,734
Securities Lending Collateral Liability	43,430,120
TOTAL LIABILITIES	\$ 114,761,758
Capital Stock, Paid Up	\$ 5,000,000
Surplus	195,598,641
Surplus as regards Policyholders	200,598,641
TOTAL	\$ 315,360,399

Securities carried at \$34,597,845 in the above statement are deposited as required by law.

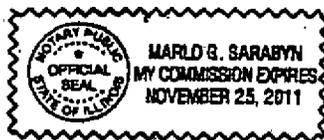
Securities carried on the basis prescribed by the National Association of Insurance Commissioners. On the basis of December 31, 2007 market quotations for all bonds and stocks owned, the Company's total admitted assets would be \$315,825,091 and surplus as regards policyholders \$201,063,333.

I, DAVID A. BOWERS, Corporate Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, do hereby certify that the foregoing statement is a correct exhibit of the assets and liabilities of the said Company on the 31st day of December, 2007.

Corporate Secretary

State of Illinois }
City of Schaumburg } SS:

Subscribed and sworn to, before me, a Notary Public of the State of Illinois, in the City of Schaumburg, this 14th day of March, 2008.



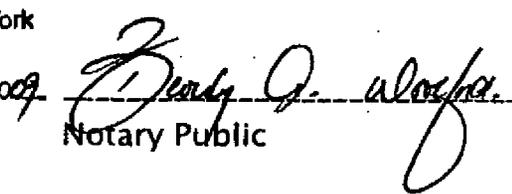
Notary Public

ACKNOWLEDGEMENT OF SURETY

STATE OF New York,)
COUNTY OF Nassau,)

ON THE 10th DAY OF December, 2008 , BEFORE ME PERSONALLY CAME Nancy Schnee TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT (S)HE RESIDES AT Rockville Centre, New York THAT (S)HE IS THE ATTORNEY-IN-FACT OF Zurich American Insurance Company THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT (S)HE KNOWS THE SEAL OF SAID CORPORATION; THAT ONE OF THE SEALS AFFIXED TO THE FOREGOING INSTRUMENT IS SUCH SEAL; THAT IT WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION; AND THAT (S)HE SIGNED HIS/HER NAME THERETO BY LIKE ORDER.

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified in Queens County
Commission Expires August 29, 2009


Notary Public

ZURICH AMERICAN INSURANCE COMPANY

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the ZURICH AMERICAN INSURANCE COMPANY, a corporation created by and existing under the laws of the State of New York does hereby nominate, constitute and appoint James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO and Daryl LAFORGE, all of Jericho, New York, EACH its true and lawful Attorneys-In-Fact with power and authority hereby conferred to sign, seal, and execute in its behalf, during the period beginning with the date of issuance of this power any and all bonds and undertakings, recognizances or other written obligations in the nature thereof, and to bind ZURICH AMERICAN INSURANCE COMPANY thereby, and all of the acts of said Attorney[s]-in-Fact pursuant to these presents are hereby ratified and confirmed. This Power of Attorney is made and executed pursuant to and by the authority of the following By-Law duly adopted by the Board of Directors of the Company which By-Law has not been amended or rescinded.

Article VI, Section 5. "...The President or a Vice President in a written instrument, attested by a Secretary or an Assistant Secretary may appoint any person Attorney-In-Fact with authority to execute surety bonds on behalf of the Company and other formal underwriting contracts in reference thereto and reinsurance agreements relating to individual policies and bonds of all kinds and attach the corporate seal. Any such officers may revoke the powers granted to any Attorney-In-Fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the ZURICH AMERICAN INSURANCE COMPANY by unanimous consent in lieu of a special meeting dated December 15, 1998

" RESOLVED, that the signature of the President or a Vice President and the attesting signature of a Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile on any Power of Attorney pursuant to Article VI, Section 5 of the By-Laws, and the signature of a Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile to any certificate of any such power. Any such power or any certificate thereof with such facsimile signature and seal shall be valid and binding on the Company. Furthermore, such power so executed, sealed and certified by certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, shall continue to be valid and binding on the Company."

IN WITNESS WHEREOF, the ZURICH AMERICAN INSURANCE COMPANY has caused these presents to be executed in its name and on its behalf and its Corporate Seal to be hereunto affixed and attested by its officers thereunto duly authorized, this 5th day of November, A.D. 2008. This power of attorney revokes that issued on behalf of James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO, William MARINO, dated November 4, 2008.



ZURICH AMERICAN INSURANCE COMPANY

Gerald F. Haley

Frank E. Martin Jr.

STATE OF MARYLAND }
CITY OF BALTIMORE }

SS: Gerald F. Haley Secretary Frank E. Martin Jr. Vice President

On the 5th day of November, A.D. 2008, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, came the above named Vice President and Secretary of ZURICH AMERICAN INSURANCE COMPANY, to me personally known to be the individuals and officers described in and who executed the preceding instrument and they each acknowledged the execution of the same and being by me duly sworn, they severally and each for himself deposed and said that they respectively hold the offices in said Corporation as indicated, that the Seal affixed to the preceding instrument is the Corporate Seal of said Corporation, and that the said Corporate Seal, and their respective signature as such officers, were duly affixed and subscribed to the said instrument pursuant to all due corporate authorization.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above.



Constanz A. Dunn

Notary Public My Commission Expires: July 14, 2011

This Power of Attorney limits the acts of those named therein to the bonds and undertaking specifically named therein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

CERTIFICATE

I, the undersigned, a Secretary of the ZURICH AMERICAN INSURANCE COMPANY, do hereby certify that the foregoing Power of Attorney is still in full force and effect, and further certify that Article VI, Section 5 of the By-Laws of the Company and the Resolution of the Board of Directors set forth in said Power of Attorney are still in force.

IN TESTIMONY WHEREOF I have hereto subscribed my name and affixed the seal of said Company

DEC 10 2008

Gregory E. Murray

the _____ day of _____

Gregory E. Murray

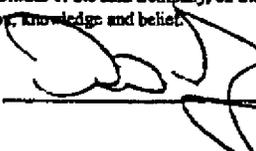
Secretary



ZURICH AMERICAN INSURANCE COMPANY
COMPARATIVE BALANCE SHEET
ONE LIBERTY PLAZA, 165 BROADWAY, 32nd FLOOR, NEW YORK, NY 10006
As of December 31, 2007

	12/31/2007	12/31/2006
Assets		
Bonds	\$19,087,378,076	\$18,073,352,872
Preferred Stock	133,381,994	-
Common Stock	2,809,606,857	2,849,618,678
Real Estate	28,007,629	30,557,423
Other Invested Assets	540,121,817	299,554,188
Short-term Investments	163,510,422	304,091,911
Cash	1,391,371,897	2,530,185,882
Employee Trust for Deferred Compensation Plan	90,692,030	80,328,263
Total Cash and Invested Assets	24,244,070,722	24,167,689,217
Premiums Receivable	5,073,765,258	4,480,227,698
Funds Held with Reinsurers	17,702,845	17,616,017
Reinsurance Recoverable	680,285,692	1,213,858,365
Accrued Investment Income	159,844,556	155,518,130
Federal Income Tax Recoverable	603,657,275	546,748,319
Due from Affiliates	181,822,075	174,161,797
Other Assets	846,868,830	757,598,582
Total Assets	31,808,017,253	31,513,418,125
Liabilities and Policyholders' Surplus		
Liabilities:		
Loss and LAE Reserves	14,426,948,909	14,149,869,727
Loss Portfolio Transfer	-	(9,811,239)
Unearned Premium Reserve	5,032,276,309	4,622,977,469
Funds Held with Reinsurers	252,617,358	250,851,383
Loss in Course of Payment	643,699,182	394,524,981
Commission Reserve	(154,237,258)	(119,963,062)
Federal Income Tax Payable	24,209,808	35,410,569
Remittances and Items Unallocated	212,916,937	243,556,654
Payable to parent, subs and affiliates	229,548,310	329,287,394
Provision for Reinsurance	112,368,418	119,083,992
Ceded Reinsurance Premiums Payable	522,715,017	957,965,095
Securities Lending Collateral Liability	1,229,669,401	2,096,100,376
Other Liabilities	2,222,098,055	2,166,842,890
Total Liabilities	25,063,304,962	25,476,622,353
Policyholders' Surplus:		
Common Capital Stock	5,000,000	5,000,000
Paid-in and Contributed Surplus	4,394,131,141	4,394,131,141
Surplus Notes	1,883,000,000	2,014,300,000
Special Surplus Retroactive Reinsurance	55,614,000	80,956,000
Cumulative Unrealized Gain	128,441,100	575,279,074
Dividends Undeclared	268,045	450,941
Loss Portfolio Transfer Account	-	9,811,239
Unassigned Surplus	278,258,005	(1,043,132,623)
Total Policyholders' Surplus	6,744,712,291	6,036,795,772
Total Liabilities and Policyholders' Surplus	31,808,017,253	31,513,418,125

I, DAVID A. BOWERS, Corporate Secretary of ZURICH AMERICAN INSURANCE COMPANY do hereby certify that the foregoing statement is a correct exhibit of the assets and liabilities of the said Company, on the 31st day of December, 2007, according to the best of my information, knowledge and belief.

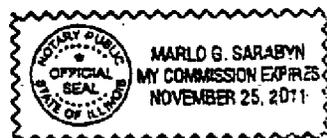


 Corporate Secretary

State of Illinois
 County of Cook

} SS:

Subscribed and sworn to, before me, a Notary Public of the State of Illinois, in the City of Schaumburg, this 14th day of March, 2008.





 Notary Public

ACKNOWLEDGEMENT OF SURETY

STATE OF New York,)
COUNTY OF Nassau,)

ON THE 10th DAY OF December, 2008 , BEFORE ME PERSONALLY CAME Nancy Schne TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT (S)HE RESIDES AT Rockville Centre, New York THAT (S)HE IS THE ATTORNEY-IN-FACT OF National Union Fire Insurance Company of Pittsburgh, PA THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT (S)HE KNOWS THE SEAL OF SAID CORPORATION; THAT ONE OF THE SEALS AFFIXED TO THE FOREFGOING INSTRUMENT IS SUCH SEAL; THAT IT WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION; AND THAT (S)HE SIGNED HIS/HER NAME THERETO BY LIKE ORDER.

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified in Queens County
Commission Expires August 29, 2009

Beverly A. Woolford
Notary Public

POWER OF ATTORNEY

American Home Assurance Company
National Union Fire Insurance Company of Pittsburgh, PA
Principal Head Office: 175 Water Street, New York, NY 10038

Power No. 6427

No. 01-B-31965

KNOW ALL MEN BY THESE PRESENTS:

That American Home Assurance Company, a New York corporation, and National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania corporation, does each hereby appoint

—William A. Marino, David W. Rosehill, Vincent A. Walsh, Nancy Schnee,
David A. Goldstein, Theresa I. Foley, Fern Perry, Fred Nicholson,
James E. Marzan, Jr., Michael Marzno, Diane P. Alessi, Daryl LaForge, of Jenico, New York—

its true and lawful Attorney(s)-in-Fact, with full authority to execute on its behalf bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, issued in the course of its business, and to bind the respective company thereby.

IN WITNESS WHEREOF, American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, PA, have each executed these presents

this 24th day of September, 2008



Anthony Rositano

Anthony Rositano, Vice President

STATE OF NEW YORK)
COUNTY OF NEW YORK) ss.

On this 24th day of September, 2008 before me came the above named officer of American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, PA., to me personally known to be the individual and officer described herein, and acknowledged that he executed the foregoing instrument and affixed the seals of said corporations thereto by authority of his office.

Juliana E. Hallenbeck

JULIANA E. HALLENBECK
NOTARY PUBLIC, STATE OF NEW YORK
No. 01HAG125671
QUALIFIED IN BROOK COUNTY
MY COMMISSION EXPIRES APRIL 18, 2009

CERTIFICATE

Excerpts of Resolutions adopted by the Boards of Directors of American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, PA, on May 18, 1976:

"RESOLVED, that the Chairman of the Board, the President, or any Vice President be, and hereby is, authorized to appoint Attorneys-in-Fact to represent and act for and on behalf of the Company to execute bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, and to attach thereto the corporate seal of the Company, in the transaction of its surety business.

"RESOLVED, that the signatures and attestations of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company when so affixed with respect to any bond, undertaking, recognizance and other contract of indemnity and writing obligatory in the nature thereof.

"RESOLVED, that any such Attorney-in-Fact delivering a secretarial certification that the foregoing resolutions still be in effect may insert in such certification the date thereof, said date to be not later than the date of delivery thereof by such Attorney-in-Fact."

I, Elizabeth M. Tuck, Secretary of American Home Assurance Company and of National Union Fire Insurance Company of Pittsburgh, PA, do hereby certify that the foregoing excerpts of Resolutions adopted by the Boards of Directors of these corporations, and the Powers of Attorney issued pursuant thereto, are true and correct, and that both the Resolutions and the Powers of Attorney are in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of each corporation

DEC 10 2008

this day of

Elizabeth M. Tuck

Elizabeth M. Tuck, Secretary



65166 (496)

POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American international Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aigproducercompensation.com or by calling AIG at 1-800-706-3102.

OFAC TERRITORY RIDER

Payment of loss under this bond shall only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").



Multiple Obligor
Rider

To be attached to and form a part of Performance and Payment Bond No. PRF08949234(F&D/Zurich), 923135 (NUFIC).

Project Number: 115619.00

Project Name: National September 11 Memorial & Museum Project – Electrical Branch Wiring

It is agreed that:

Fidelity and Deposit Company of Maryland/Zurich American Insurance Company, 1 Upper Pond Rd, Bldg E/F, Parsippany, NJ 07054.

National Union Fire Insurance Company of Pittsburgh, PA – 175 Water Street, New York, NY 10038, as Surety, and

Five Star Electric Corp.

101-32 101st Street, Ozone Park, NY 11416-2616, as Principal,

for valuable consideration, hereby agree that the Performance and Payment Bond executed in favor of

Natl Sept 11 Memorial & Museum and Bovis Lend Lease LMB, Inc., as Primary Obligor,

in connection with the Contract, which Bond and Contract are made a part of hereof by reference, shall now include as additional Obligors:

National September 11 Memorial and Museum at the World Trade Center Foundation

One Liberty Plaza, 20th Floor, New York, NY 10006

Bovis Lend Lease LMB, Inc.

200 Park Avenue, 9th Floor, New York, NY 10168

for the aforementioned project.

Surety shall not be liable to the Obligors unless the Obligors, or any of them, have performed the Primary Obligor's obligations to the Principal in accordance with the terms of said Contract.

In no event shall the Surety be liable in the aggregate to the Obligors for more than the penal sum of its Performance and Payment Bond.

All capitalized terms used herein shall have the same meaning as set forth in the Performance and Payment Bond.

WITNESS the following signatures and seals this 10th day of December, 2008

Attested by:

National Union Fire Insurance Company of
Pittsburgh, PA

By:

Fern Perry, Attorney-in-Fact

Surety: Fidelity and Deposit Company of Maryland

By:

Fern Perry, Attorney-in-Fact

(Seal)

Zurich American Insurance Company

By:

Fern Perry, Attorney-in-Fact

Attested by:

Principal: Five Star Electric Corp.

By:

Signature

Title Gary Segal, President

(Seal)

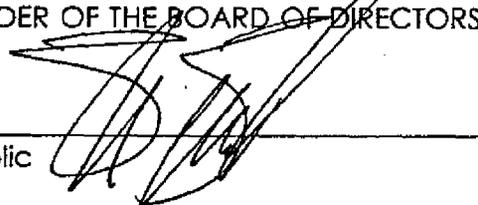
ACKNOWLEDGEMENT OF CONTRACTOR, IF A CORPORATION

STATE OF New York)
COUNTY OF Queens)

ON THE 10th DAY OF December 2008, BEFORE ME PERSONALLY CAME Gary Segal TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT (S)HE RESIDES AT New York, New York, THAT (S)HE IS THE President OF Five Star Electric Corp. THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; AND THAT (S)HE SIGNED HIS/HER NAME THERETO BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION.

STEVEN SMITH
NOTARY PUBLIC, State of New York
No. 4677427
Qualified in Nassau County
Commission Expires August 31, 199.

Notary Public



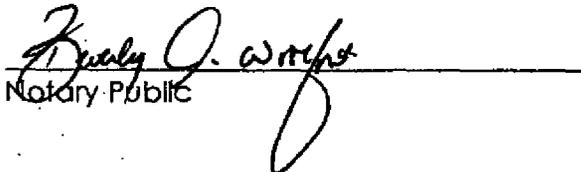
2010 ACKNOWLEDGEMENT OF SURETY

STATE OF NEW YORK,)
COUNTY OF NASSAU,)

ON THE 10th DAY OF December 2008, BEFORE ME PERSONALLY CAME Fern Perry TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT (S)HE RESIDES AT Nassau County, New York THAT (S)HE IS THE ATTORNEY-IN-FACT OF Fidelity and Deposit Company of Maryland THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT (S)HE KNOWS THE SEAL OF SAID CORPORATION; THAT ONE OF THE SEALS AFFIXED TO THE FOREGOING INSTRUMENT IS SUCH SEAL; THAT IT WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION; AND THAT (S)HE SIGNED HIS/HER NAME THERETO BY LIKE ORDER.

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified in Queens County
Commission Expires August 29, 2009

Notary Public



**Power of Attorney
FIDELITY AND DEPOSIT COMPANY OF MARYLAND**

KNOW ALL MEN BY THESE PRESENTS: That the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, a corporation of the State of Maryland, by WILLIAM J. MILLS, Vice President, and GREGORY E. MURRAY, Assistant Secretary, in pursuance of authority granted by Article VI, Section 2, of the By-Laws of said Company, which are set forth on the reverse side hereof and are hereby certified to be in full force and effect on the date hereof does hereby nominate, constitute and appoint James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO, and Daryl LAFORGE, all of Jericho, New York, EACH its true and lawful agent and Attorney-in-Fact to make, execute, seal and deliver, for, and on its behalf as surety, and as its act and deed, any and all bonds and undertakings, and the execution of such bonds or undertakings in pursuance of these presents shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Baltimore, Md., in their own proper persons. This power of attorney revokes that issued on behalf of James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO, William MARINO, dated November 4, 2008.

The said Assistant Secretary does hereby certify that the extract set forth on the reverse side hereof is a true copy of Article VI, Section 2, of the By-Laws of said Company, and is now in force.

IN WITNESS WHEREOF, the said Vice-President and Assistant Secretary have hereunto subscribed their names and affixed the Corporate Seal of the said FIDELITY AND DEPOSIT COMPANY OF MARYLAND, this 5th day of November, A.D. 2008.

ATTEST:

FIDELITY AND DEPOSIT COMPANY OF MARYLAND



Gregory E. Murray

William J. Mills

Gregory E. Murray Assistant Secretary

By:

William J. Mills

Vice President

State of Maryland } ss:
City of Baltimore

On this 5th day of November, A.D. 2008, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, came WILLIAM J. MILLS, Vice President, and GREGORY E. MURRAY, Assistant Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they each acknowledged the execution of the same, and being by me duly sworn, severally and each for himself do depose and saith, that they are the said officers of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and that the said Corporate Seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above written.



Maria D. Adamski

Maria D. Adamski

Notary Public

My Commission Expires: July 8, 2011



FIDELITY AND DEPOSIT COMPANY
OF MARYLAND
3910 KESWICK ROAD, BALTIMORE, MD 21211-2226

Statement of Financial Condition
As Of December 31, 2007

ASSETS

Bonds	\$ 152,119,394
Stocks	43,598,075
Cash and Short Term Investments	58,417,758
Reinsurance Recoverable	20,969,268
Other Accounts Receivable	40,255,904
TOTAL ADMITTED ASSETS	\$ <u>315,360,399</u>

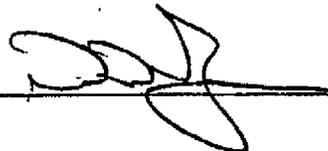
LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Taxes and Expenses	\$ 875,904
Ceded Reinsurance Premiums Payable	70,455,734
Securities Lending Collateral Liability	43,430,120
TOTAL LIABILITIES	\$ <u>114,761,758</u>
Capital Stock, Paid Up	\$ 5,000,000
Surplus	195,598,641
Surplus as regards Policyholders	200,598,641
TOTAL	\$ <u>315,360,399</u>

Securities carried at \$34,597,845 in the above statement are deposited as required by law.

Securities carried on the basis prescribed by the National Association of Insurance Commissioners. On the basis of December 31, 2007 market quotations for all bonds and stocks owned, the Company's total admitted assets would be \$315,825,091 and surplus as regards policyholders \$201,063,333.

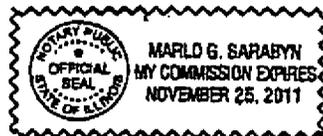
I, DAVID A. BOWERS, Corporate Secretary of the FIDELITY AND DEPOSIT COMPANY OF MARYLAND, do hereby certify that the foregoing statement is a correct exhibit of the assets and liabilities of the said Company on the 31st day of December, 2007.

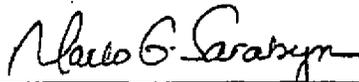


Corporate Secretary

State of Illinois }
City of Schaumburg } SS:

Subscribed and sworn to, before me, a Notary Public of the State of Illinois, in the City of Schaumburg, this 14th day of March, 2008.





Notary Public

ACKNOWLEDGEMENT OF SURETY

STATE OF New York,)
COUNTY OF Nassau,)

ON THE 10th DAY OF December, 2008 , BEFORE ME PERSONALLY CAME Fern Perry TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT (S)HE RESIDES AT Nassau County, New York THAT (S)HE IS THE ATTORNEY-IN-FACT OF Zurich American Insurance Company THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT (S)HE KNOWS THE SEAL OF SAID CORPORATION; THAT ONE OF THE SEALS AFFIXED TO THE FOREGOING INSTRUMENT IS SUCH SEAL; THAT IT WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION; AND THAT (S)HE SIGNED HIS/HER NAME THERETO BY LIKE ORDER.

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified In Queens County
Commission Expires August 29, 2009


Notary Public

ZURICH AMERICAN INSURANCE COMPANY

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the ZURICH AMERICAN INSURANCE COMPANY, a corporation created by and existing under the laws of the State of New York does hereby nominate, constitute and appoint James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO and Daryl LAFORGE, all of Jericho, New York, EACH its true and lawful Attorneys-In-Fact with power and authority hereby conferred to sign, seal, and execute in its behalf, during the period beginning with the date of issuance of this power...

Article VI, Section 5. "...The President or a Vice President in a written instrument attested by a Secretary or an Assistant Secretary may appoint any person Attorney-In-Fact with authority to execute such bonds on behalf of the Company and other formal underwriting contracts in reference thereto and reinsurance agreements relating to individual policies and bonds of all kinds and attach the corporate seal. Any such officers may revoke the powers granted to any Attorney-In-Fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the ZURICH AMERICAN INSURANCE COMPANY by unanimous consent in lieu of a special meeting dated December 15, 1998

"RESOLVED, that the signature of the President or a Vice President and the attesting signature of a Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile on any Power of Attorney pursuant to Article VI, Section 5 of the By-Laws, and the signature of a Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile to any certificate of any such power. Any such power or any certificate thereof with such facsimile signature and seal shall be valid and binding on the Company. Furthermore, such power so executed, sealed and certified by certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, shall continue to be valid and binding on the Company."

IN WITNESS WHEREOF, the ZURICH AMERICAN INSURANCE COMPANY has caused these presents to be executed in its name and on its behalf and its Corporate Seal to be hereunto affixed and attested by its officers thereunto duly authorized, this 5th day of November, A.D. 2008. This power of attorney revokes that issued on behalf of James E. MARRAN, JR, David W. ROSEHILL, Vincent A. WALSH, Nancy SCHNEE, Theresa J. FOLEY, Fern PERRY, Fred NICHOLSON, David A. GOLDSTEIN, Michael MARINO, William MARINO, dated November 4, 2008.



ZURICH AMERICAN INSURANCE COMPANY

Gerald F. Haley

Frank E. Martin Jr.

STATE OF MARYLAND }
CITY OF BALTIMORE }

ss: Gerald F. Haley

Secretary Frank E. Martin Jr.

Vice President

On the 5th day of November, A.D. 2008, before the subscriber, a Notary Public of the State of Maryland, duly commissioned and qualified, came the above named Vice President and Secretary of ZURICH AMERICAN INSURANCE COMPANY, to me personally known to be the individuals and officers described in and who executed the preceding instrument and they each acknowledged the execution of the same and being by me duly sworn, they severally and each for himself deposed and said that they respectively hold the offices in said Corporation as indicated, that the Seal affixed to the preceding instrument is the Corporate Seal of said Corporation, and that the said Corporate Seal, and their respective signature as such officers, were duly affixed and subscribed to the said instrument pursuant to all due corporate authorization.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal the day and year first above.



Constancel A. Dunn

Notary Public

My Commission Expires: July 14, 2011

This Power of Attorney limits the acts of those named therein to the bonds and undertaking specifically named therein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

CERTIFICATE

I, the undersigned, a Secretary of the ZURICH AMERICAN INSURANCE COMPANY, do hereby certify that the foregoing Power of Attorney is still in full force and effect, and further certify that Article VI, Section 5 of the By-Laws of the Company and the Resolution of the Board of Directors set forth in said Power of Attorney are still in force.

IN TESTIMONY WHEREOF I have hereto subscribed my name and affixed the seal of said Company

DEC 10 2008

Gregory E. Murray

the ___ day of ___

Gregory E. Murray

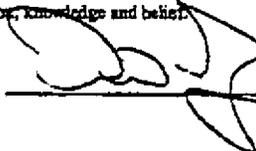
Secretary



ZURICH AMERICAN INSURANCE COMPANY
COMPARATIVE BALANCE SHEET
ONE LIBERTY PLAZA, 165 BROADWAY, 32nd FLOOR, NEW YORK, NY 10006
As of December 31, 2007

	12/31/2007	12/31/2006
Assets		
Bonds	519,087,378,076	518,073,352,872
Preferred Stock	173,381,994	-
Common Stock	2,809,606,857	2,849,618,678
Real Estate	28,007,629	30,557,423
Other Invested Assets	540,121,817	299,554,188
Short-term Investments	163,510,422	304,091,911
Cash	1,391,371,897	2,530,185,882
Employee Trust for Deferred Compensation Plan	90,692,030	80,328,263
Total Cash and Invested Assets	24,244,070,722	24,167,689,217
Premiums Receivable	5,073,765,258	4,480,227,698
Funds Held with Reinsurers	17,702,845	17,616,017
Reinsurance Recoverable	680,285,692	1,213,858,365
Accrued Investment Income	159,844,556	155,518,130
Federal Income Tax Recoverable	603,657,275	546,748,319
Due from Affiliates	181,822,075	174,161,797
Other Assets	846,868,830	757,598,582
Total Assets	31,808,017,253	31,513,418,125
Liabilities and Policyholders' Surplus		
Liabilities:		
Loss and LAE Reserves	14,426,948,909	14,149,869,727
Loss Portfolio Transfer	-	(9,811,239)
Unearned Premium Reserve	5,032,276,309	4,622,977,469
Funds Held with Reinsurers	252,617,358	250,851,383
Loss in Course of Payment	643,699,182	394,524,981
Commission Reserve	-154,237,258	-119,963,062
Federal Income Tax Payable	24,209,808	35,410,569
Remittances and Items Unallocated	212,916,937	243,556,654
Payable to parent, subs and affiliates	229,548,310	329,287,394
Provision for Reinsurance	112,368,418	119,083,992
Ceded Reinsurance Premiums Payable	522,715,017	957,965,095
Securities Lending Collateral Liability	1,229,669,401	2,096,100,376
Other Liabilities	2,222,098,055	2,166,842,890
Total Liabilities	25,063,304,962	25,476,622,353
Policyholders' Surplus:		
Common Capital Stock	5,000,000	5,000,000
Paid-in and Contributed Surplus	4,394,131,141	4,394,131,141
Surplus Notes	1,883,000,000	2,014,300,000
Special Surplus Retroactive Reinsurance	55,614,000	80,956,000
Cumulative Unrealized Gain	128,441,100	575,279,074
Dividends Undeclared	268,045	450,941
Loss Portfolio Transfer Account	-	9,811,239
Unassigned Surplus	278,258,005	(1,043,132,623)
Total Policyholders' Surplus	6,744,712,291	6,036,795,772
Total Liabilities and Policyholders' Surplus	31,808,017,253	31,513,418,125

I, DAVID A. BOWERS, Corporate Secretary of ZURICH AMERICAN INSURANCE COMPANY do hereby certify that the foregoing statement is a correct exhibit of the assets and liabilities of the said Company, on the 31st day of December, 2007, according to the best of my information, knowledge and belief.

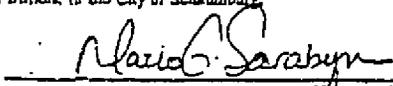


 Corporate Secretary

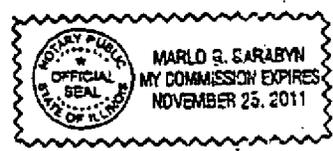
State of Illinois
 County of Cook

} SS:

Subscribed and sworn to, before me, a Notary Public of the State of Illinois, in the City of Schaumburg, this 14th day of March, 2008.



 Notary Public

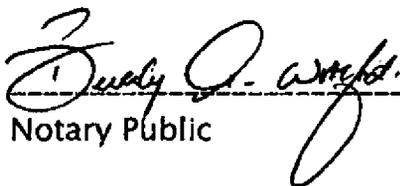


ACKNOWLEDGEMENT OF SURETY

STATE OF New York,)
COUNTY OF Nassau,)

ON THE 10th DAY OF December, 2008 , BEFORE ME PERSONALLY CAME Fern Perry TO ME KNOWN, WHO, BEING BY ME DULY SWORN, DID DEPOSE AND SAY THAT (S)HE RESIDES AT Nassau County, New York THAT (S)HE IS THE ATTORNEY-IN-FACT OF National Union Fire Insurance Company of Pittsburgh, PA THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT (S)HE KNOWS THE SEAL OF SAID CORPORATION; THAT ONE OF THE SEALS AFFIXED TO THE FOREGOING INSTRUMENT IS SUCH SEAL; THAT IT WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION; AND THAT (S)HE SIGNED HIS/HER NAME THERETO BY LIKE ORDER.

BEVERLY A. WOOLFORD
NOTARY PUBLIC, State of New York
No. 01WO6132857
Qualified in Queens County
Commission Expires August 29, 2009



Notary Public

POWER OF ATTORNEY

American Home Assurance Company
National Union Fire Insurance Company of Pittsburgh, PA
Principal Head Office: 175 Water Street, New York, NY 10038

Power No. 4424

No. 01-B-31363

KNOW ALL MEN BY THESE PRESENTS:

That American Home Assurance Company, a New York corporation, and National Union Fire Insurance Company of Pittsburgh, PA, a Pennsylvania corporation, does each hereby appoint

—William A. Marino, David W. Roschill, Vincent A. Walsh, Nancy Schnee,
David A. Goldstein, Theresa J. Foley, Fern Perry, Fred Nicholas,
James E. Marant, Jr., Michael Marino, Diane P. Alessi, Daryl LaForte, of Jericho, New York—

its true and lawful Attorney(s)-in-Fact, with full authority to execute on its behalf bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, issued in the course of its business, and to bind the respective company thereby.

IN WITNESS WHEREOF, American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, PA, have each executed these presents

this 24th day of September, 2008



Anthony Romani

Anthony Romani, Vice President

STATE OF NEW YORK)
COUNTY OF NEW YORK) ss.

On this 24th day of September, 2008 before me came the above named officer of American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, PA., to me personally known to be the individual and officer described herein, and acknowledged that he executed the foregoing instrument and affixed the seals of said corporations thereto by authority of his office.

Juliana E. Hallenbeck

JULIANA E. HALLENBECK
NOTARY PUBLIC, STATE OF NEW YORK
No. 01H46125671
QUALIFIED IN BROOK COUNTY
MY COMMISSION EXPIRES APRIL 18, 2009

CERTIFICATE

Excerpts of Resolutions adopted by the Boards of Directors of American Home Assurance Company and National Union Fire Insurance Company of Pittsburgh, PA. on May 18, 1976:

"RESOLVED, that the Chairman of the Board, the President, or any Vice President be, and hereby is, authorized to appoint Attorneys-in-Fact to represent and act for and on behalf of the Company to execute bonds, undertakings, recognizances and other contracts of indemnity and writings obligatory in the nature thereof, and to attach thereto the corporate seal of the Company, in the transaction of its surety business;

"RESOLVED, that the signatures and attestations of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company when so affixed with respect to any bond, undertaking, recognizance and other contract of indemnity and writing obligatory in the nature thereof;

"RESOLVED, that any such Attorney-in-Fact delivering a secretarial certification that the foregoing resolutions shall be in effect, they insert in such certification the date thereof, said date to be not later than the date of delivery thereof by such Attorney-in-Fact;

I, Elizabeth M. Tuck, Secretary of American Home Assurance Company and of National Union Fire Insurance Company of Pittsburgh, PA. do hereby certify that the foregoing excerpts of Resolutions adopted by the Boards of Directors of these corporations, and the Powers of Attorney issued pursuant thereto, are true and correct, and that both the Resolutions and the Powers of Attorney are in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of each corporation

DEC 10 2008
this day of



Elizabeth M. Tuck

Elizabeth M. Tuck, Secretary

65166 (496)

National Union Fire Insurance Company
of Pittsburgh, Pa.
Executive Offices
70 Pine Street
New York, NY 10270

**STATUTORY
FINANCIAL STATEMENT**
as of DECEMBER 31, 2007

Assets		Liabilities	
Bonds	14,123,185,098	Reserve for Losses and Loss Expense.....	14,130,630,986
Stocks.....	11,048,878,595	Reserve for Unearned Premiums.....	4,813,702,618
Collateral Loans.....	-	Reserve for Expenses, Taxes, Licenses and Fees.....	241,277,008
Cash & Short-Term Investments.....	(80,796,483)	Provision for Reinsurance.....	121,713,843
Agents' Balances or Uncollected Premiums....	638,384,362	Funds Held Under Reinsurance Treaties.....	246,531,827
Funds Held by Ceding Reinsurers.....	11,427,833	Other Liabilities.....	3,164,300,257
Reinsurance Recoverable on Loss Payments..	632,448,771	Total Liabilities.....	22,416,358,516
Equities & Deposits in Pools & Associations..	1,279,140,305	Capital Stock.....	4,476,750
Other Admitted Assets.....	6,904,702,363	Surplus.....	12,156,994,126
TOTAL ASSETS	34,575,350,644	TOTAL POLICYHOLDERS' SURPLUS	12,156,994,126
		TOTAL LIABILITIES AND POLICYHOLDERS' SURPLUS	34,575,350,644

Bonds and stocks are valued in accordance with the basis adopted by the National Association of Insurance Commissioners. Securities carried at \$2,562,462,631 in the above statement are deposited as required by law or otherwise pledged.

CERTIFICATE

John Q. Doyle, President, and Richard T. Pisano, Comptroller, of National Union Fire Insurance Company of Pittsburgh, Pa. being duly sworn, each for himself deposes and says that they are the above described officers of the said Company and that on the 31st day of December, 2007, the Company actually possessed the assets set forth in the foregoing statement and that such assets were available for the payment of losses and claims and held for the protection of its policyholders and creditors, except as hereinbefore indicated, and that the foregoing statement is a correct exhibit of such assets and liabilities of said Company on the 31st day of December, 2007, according to the best of their information, knowledge and belief respectively.

John Q. Doyle

President

Richard T. Pisano

Comptroller

STATE OF NEW YORK
COUNTY OF NEW YORK

} ss.:

On this 20 day of May 2008, before me came the above named officers of National Union Fire Insurance Company of Pittsburgh, Pa. to me known to be the individuals and officers described herein, and acknowledged that they executed the foregoing instrument and affixed the seal of said corporation thereto by authority of their office.

Stacey M. Vesling
STACEY M. VESLING
Notary Public - State of New York
No. 01VE6172109
Qualified in Suffolk County
My Commission Expires August 8, 2011



POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American international Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aigproducercompensation.com or by calling AIG at 1-800-706-3102.

OFAC TERRITORY RIDER

Payment of loss under this bond shall only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").