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File AET/1007/001
#5

MARSH & McLENNAN

Marsh & McLennan Incorporated, 600 Grant Street, Suite 5500, Pittsburgh, Pennsylvania 15219 412/288-8800

CERTIFICATE OF INSURANCE

RECEIVED

ISSUED TO State of Utah Natural Resources and Energy
Oil, Gas and Mining Divisions

JUL 08 1985

4241 State Office Building
Salt Lake City, Utah 84114
Attn: Mr. James W. Smith

DIVISION OF OIL
GAS & MINING

IT IS EVIDENCED BY THIS CERTIFICATE THAT Quaker State Oil Refining Corporation,
Valley Camp Coal Company (Donaldson Mine Company Division)

ADDRESS 255 Elm Street, P.O. Box 989, Oil City, Pennsylvania 16301

IS INSURED UNDER THE TERMS AND CONDITIONS OF THE FOLLOWING POLICY OR POLICIES _____
Home Insurance Company Policy No. PCA 475591

A Thirty (30) Days written notice of cancellation or material change will be provided.

THE ABOVE POLICY IS EFFECTIVE April 4, 1985 AND EXPIRES April 4, 1986

AND CARRIES A LIMIT OF LIABILITY OF \$ 20,000,000.* DEDUCTIBLE See Below
\$10,000,000. Annual Aggregate applies separately to Flood and Earthquake
PROPERTY OF PAYEE See Reverse side

PERILS INSURED All Risks of Physical Damage, subject to policy conditions

MORTGAGE CLAUSE _____

LOSS PAYEE: State of Utah Natural Resources and Energy, Oil, Gas and Mining Divisions.

DEDUCTIBLE: \$25,000. All Property except Underground Equipment where a \$100,000.
Deductible applies.

The insurance evidenced by this Certificate is subject to all the terms, conditions and limitations of the above numbered policy and loss, if any, will be adjusted and shall be payable in accordance therewith.

Dated at Pittsburgh, PA

July 1, 1985

By RC Hager
Authorized Signature