WEST RIDGE RESOURCES,INC

P.O. BOX 902
PRICE, UTAH 84501
PHONE (435) 637-5385
FAX (435) 637-8860

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FACSIMILE TRANSMITTAL SHEET

Incoming
ACT/007/~~[illegible]~~ 041

DATE: 7/6/00

TO: Pam Grubaugh-Littig

COMPANY: UDOGM

FAX #:

FROM: M. Glasson

TOTAL NUMBER OF PAGES (INCLUDING COVER SHEET): 9

Pam- I was told by IPA yesterday that the original certificate will be sent directly to UDOGM and will list UDOGM as the certificate holder and will clearly show xcu coverage. He said the certificate would be sent out within a couple of days.

Please call me if you have any questions.

AON

Aon Risk Services

June 30, 2000

Via Facsimile 213-367-4684
9 pages

Mr. Avery Neuman
Department of Water and Power
City of Los Angeles
Risk Management Section
P. O. Box 51111, Room 465OOB
Los Angeles, CA 90051-0100

Re: Genwal Resources, Inc.
Policy No. 37109530

And

Westridge Resources, Inc.
Policy No. 37109529

Dear Avery:

We are enclosing our Binder Numbers 382307 and 382308 evidencing coverage bound effective July 1, 2000 for the above captioned insureds.

If you should have any questions, please give me a call.

Sincerely,

Pat Blood

Pat Blood
Account Manager

Aon Risk Services, Inc. of Southern California Insurance Services
707 Wilshire Blvd., Ste. 6000 • Los Angeles, California 90017 • tel: (213) 650-3200 • fax: (213) 689-4450
Mailing: PO Box 546711, Los Angeles, California 90054-0670
License No. 0530733

ACORD

DATE (MM/DD/YY): 6/30/00

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON THE REVERSE SIDE OF THIS FORM.

PRODUCER: Aon Risk Services, Inc. of
So. Ca. Insurance Services
P. O. Box 54670
Los Angeles, CA 90054-0670

COMPANY: Federal Insurance Company

BINDER #: 382308

EFFECTIVE DATE	TIME		EXPIRATION DATE	TIME	
7/01/00	12:01	X AM / PM	7/01/01	X 12:01 AM / NOON	

X THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY FOR EXPIRING POLICY #: 37109530

CODE: SUB CODE:

AGENCY CUSTOMER ID:

INSURED: Westridge Resources, Inc.
6750 N. Airport Road
Price, UT 84501

DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (MAKING LIMITED): Underground Coal Mining Operations

TYPE OF INSURANCE	COVERAGE FORMS	AMOUNT	DEDUCTIBLE	CODE %
PROPERTY — CAUSES OF LOSS: BASIC / BROAD / SPEC				
GENERAL LIABILITY: X COMMERCIAL GENERAL LIABILITY; CLAIMS MADE / X OCCUR; OWNER'S & CONTRACTOR'S PROT	37109530	GENERAL AGGREGATE	$ 2,000,000	
		PRODUCTS - COMP/OP AGG	$ 2,000,000	
		PERSONAL & ADV INJURY	$ 1,000,000	
		EACH OCCURRENCE	$ 1,000,000	
		FIRE DAMAGE (Any one fire)	$ 100,000	
	RETRO DATE FOR CLAIMS MADE:	MED EXP (Any one person)	$ 10,000	
AUTOMOBILE LIABILITY: ANY AUTO; ALL OWNED AUTOS; SCHEDULED AUTOS; HIRED AUTOS; NON-OWNED AUTOS		COMBINED SINGLE LIMIT	$	
		BODILY INJURY (Per person)	$	
		BODILY INJURY (Per accident)	$	
		PROPERTY DAMAGE	$	
		MEDICAL PAYMENTS	$	
		PERSONAL INJURY PROT	$	
		UNINSURED MOTORIST	$	
			$	
AUTO PHYSICAL DAMAGE — DEDUCTIBLE: COLLISION: / OTHER THAN COL:	ALL VEHICLES / SCHEDULED VEHICLES	ACTUAL CASH VALUE / STATED AMOUNT / OTHER	$	
GARAGE LIABILITY: ANY AUTO		AUTO ONLY - EA ACCIDENT	$	
		OTHER THAN AUTO ONLY:		
		EACH ACCIDENT	$	
		AGGREGATE	$	
EXCESS LIABILITY: UMBRELLA FORM; OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE	$	
		AGGREGATE	$	
		SELF-INSURED RETENTION	$	
WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY		STATUTORY LIMITS		
		EACH ACCIDENT	$	
		DISEASE - POLICY LIMIT	$	
		DISEASE - EACH EMPLOYEE	$	

SPECIAL CONDITIONS/ OTHER COVERAGES: Policy No. 37109530 Policy Term July 1, 2000 to July 1, 2001
Annual Premium: $29,154
See attached for terms and conditions

MORTGAGEE / LOSS PAYEE / ADDITIONAL INSURED

LOAN #

AUTHORIZED REPRESENTATIVE: Larry E. DeBoer

199600000