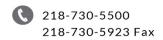


Room 318 411 West First Street Duluth, Minnesota 55802-1189



APPLICATION

LIQUOR LICENSE APPLICATION CHECKLIST

Applicant is required to attend the Alcohol, Gambling, and Tobacco Commission (AGTC) meeting, which meets the first Wednesday of each month. Application and fee to be filed in the City Clerk's Office one week prior to the meeting.

The AGTC will make a recommendation to the city council for approval. The council's approval will be sent to the Alcohol, Gambling, and Tobacco Division (AGED) of the Minnesota Department of Public Safety. Upon approval, AGED will issue your buyer's card.

TO BE TURNED IN WITH INITIAL APPLICATION
Fully Completed License Application: Incomplete applications will not be accepted.
<u>License Fee</u> : Refer to page 2. Check should be written to the City of Duluth.
Personal Supplemental Affidavit (multiple): To be completed by each individual licensee, each member of a partnership, two major stockholders of a corporation, two primary officers of a club, and the person who will be directing the operation of the business on the licensed premises. Three are attached.
MN DPS Alcohol & Gambling Enforcement Certification form: See Clerk's Office for correct form.
MN DPS Alcohol & Gambling Enforcement Buyer's Card Application (attached)
Buyer's Card Fee: \$20 check made payable to AGED
TO BE TURNED IN PRIOR TO APPROVAL BY CITY COUNCIL
 Certificate of Liquor Liability Insurance: Coverage must run concurrent with the license period of September 1 through September 1 or state "Continuous Until Cancelled" – or – Dram Shop Insurance exemption (for On-Sale and Off-Sale 3.2 malt liquor licenses). Refer to example on page 4.□ Corporate documentation: including stock ownership and Articles of Incorporation must be filed prior to
issuance of license. Certificate of Workers Compensation Insurance (attached)
MN Statute 270C.72 Tax Identification Form (attached)
TO BE DONE PRIOR TO FINAL APPROVAL
Sales Tax application filed with the City of Duluth Finance Office: They are located on the first floor of City Hall (218-730-5350). If this is a transfer, the taxes must be paid in full (from previous owner) before license can be issued.
<u>Health Department:</u> Approval must be obtained by the Minnesota Department of Health. Please provide a copy of the Health Department license.
Fire Department: Approval and Certificate of Occupancy must be obtained by the Fire Department. Any issues of fire code violations must be taken care of before license can be issued. (218-730-4398)
Wine and Off Sale Liquor: Call the State at 651-296-9519 for inspection of the site.
Property Taxes: Must be paid up to date, prior years and current.
Purchase Agreement: If a transfer, a copy of the signed Purchase Agreement is required before a resolution will be filed with City Council.

TYPE OF LICENSE (Check all that apply)

<u>License Type</u>	Fee (including investigation fee)		License Type		<u>Fee</u>
Off-Sale Intoxicating			Brewery Off-Sale		
On-Sale Intoxicating			Brewery Taproon	n On-Sale	
Sunday Liquor			Microdistillery Of		
Wine (Includes Sunday)			Microdistillery Co		
3.2% Malt Liquor: On-Sale			Consumption and		
3.2% Malt Liquor: Off-Sale			Liquor License Transfer Only		
Special Club Liquor	Calculated by Clerk's Office		On Sale Theater		
Dancing			2:00 A.M. (Issued by State)		Calculated by State
Additional Bar (each)			After Hours Enter		
		•		TOTAL DUE:	

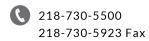
BUSINES INFO	RMATION										
Name of app	licant (nan	ne of i	ndividual, pa	rtners	ship, corp	oration or associa	tion):				
Applicant Ad	dress:										
City:				State:				Zip:			
Applicant Ph	one:				Applican	t Email Address:					
Business Nan	ne/dba:										
Business Address:				City				MN	Zip		
Business Pho	ne:										
Minnesota Ta	ax ID Numl	ber:				Federal Tax ID N	umber:				
	-		•	-	-	d percentage or netage of ownership		of shares own	ed. If p	artnership o	r
<u> </u>			C.1 1.11								
State approx	imate dista	ance o	f this establis	shmer	nt from ne	earest academy, co	ollege, u	niversity, chu	urch, or	r school:	
Who will dire	ect the ope	ration	of the busin	ess or	serve as	a manager on the	premise	es?			
Full Name:						Phone Number:					

BUILDING OWNER INFORMATION
Full Name: Phone Number:
Address:
Where the building is owned by someone other than the applicant, state in summary the conditions of the
lease arrangement, such as term of lease, monthly rental, renewal privileges, etc.
DESCRIPTION OF PROPOSED BUSINESS:
What is the seating capacity of the restaurant?
Indoor Seating: Outdoor Seating:
Designated Serving Areas (i.e. ground floor, second floor, deck, etc.)
Will serving of prepared food occur at this site? Yes No
If yes, please attach license from MN Department of Health.
List date you desire to start serving liquor:
NOTE: The license period for a 3.2% non-intoxicating malt liquor license is May 1 to April 30. The license period for off sale intoxicating liquor, on sale intoxicating liquor, and wine is September 1 – August 31.
Failure to answer all questions truthfully on this application and attached "Personal Supplemental Affidavit" which is made a part thereof, will be just cause for revocation of your license.
I (we) hereby certify that the applicant will be the sole owner and operator of this business to be conducted under the license and I (we) will notify the City Council in writing of any changes in ownership in this business before the change is made, for the approval of the Alcohol, Gambling, & Tobacco Commission and City Council. I (we) have read the foregoing questions, and answers to said questions are true to the best of my (our) knowledge. I (we) will comply with all provisions of the Alcoholic Beverage Code and the laws and regulations and their amendments. I further understand that the giving of false information in this application, regardless of when it is discovered, and or the failure to provide required pertinent information constitutes cause for the immediate revocation of any and all licenses and/or permits issued hereunder and may be grounds for prosecution for perjury.
Signature: Date:
Signature: Date:

GOVERNMENT DATA PRACTICES ACT - CLASSIFICATION WARNING: The data you supply on this form will be used to process the license you are applying for. You are not legally required to provide this data, but we will not be able to process the license without it. Some of the data will be classified as public data if and when the license is granted. Private financial information is classified as private data and will be available to governmental personnel and other governmental agencies whose access is necessary to perform their official duties.



Room 318 411 West First Street Duluth, Minnesota 55802-1189



APPLICATION

PERSONAL SUPPLEMENTAL AFFIDAVIT – LIQUOR LICENSE

This form must be completed by each of the following with a copy of driver's license or government issued ID attached:

- Applicant
- Manager(s)
- Owners, Partners, Directors, Officers, and Shareholders who own 10% or more of corporate stock unless the company is publicly traded.

NOTE: Type or print legibly and provide all information requested. Failure to do so may result in delay or rejection of license applications.

1. Name of applicant (individual, partnership, corporation or assoc.)	2. Trade Name (DBA			
3. Address of Licensed Premises				
4. Business Phone	5. Individual's Cell Pl	one		
6. Your Name (First, Middle, Last)	7. Place of Birth (City & State, or City & Country if outside U.S.)			
8. Date of Birth (MM/DD/YYYY)	9. Email			
10. Home Address				
11. Social Security Number (SSN)	12. Driver's License of & Issuing State	r ID Ni	umber	

13. List your residences for the past ten (10) years – Attach additional sheets if necessary

Street Address	City	State	Zip	From	То

14. Have you ever been known by any other name than the one listed on this application?

Yes*	*If yes, list all other names or aliases ever used, as well as the dates and locations (City, State/Country) of the use of each name:
No	

15. Are you an owner of this business? If so, indicate nature and percent of ownership interest:

Yes*	*If yes, list all other names or aliases ever used, as well as the dates and locations (City, State/Country) of the use of each name:
No	

16. Do you, your spouse, or your children have any pecuniary interest or own any stock in any corporation having a pecuniary interest in the ownership, operation, management, or profits of any establishment licensed in Minnesota to sell intoxicating liquor or 3.2% malt liquor at retail or wholesale?

Yes*	*If yes, state the location of the establishments involved and fully describe the nature and extent of the interest:
No	

-		•	6 stock, ever been denied a license to sell intoxicating oxicating liquor, beer, wine, or 3.2% malt liquor
suspended c		nad a license to sell into.	oxicating ilquor, beer, wine, or 3.2% mait ilquor
Yes*	*If Yes, why?		
No	, ,		
110			
nuisances, p			ting any law relating to gambling, prostitution, public stribution, manufacture, or transportation of alcoholic
beverages?			
Yes*			e maximum possible penalty of the violation, and whether or not the record
No	of the conviction has been expunged:		
	ur read and do you understand ne sale and distribution of alco		ulations of the State of Minnesota and the City of Duluth
Yes	Te sale and distribution of alex	onone beverages.	
No			
		DATA PRIVACY AD	DVISORY
information about information. How The information Council.	ut yourself that will be used to check cring vever, should you refuse to provide this you provide will be used by the Duluth	sed of the following information. As minal history, arrest records, warra information, our investigation can n Police Department, City Clerk's (As part of this application, you are asked to provide private and/or confidential rant information, and other relevant records. You may refuse to provide this annot be completed and will result in your application not being processed. Office, the Alcohol, Gambling & Tobacco Commission, and the Duluth City e two years from the date you signed it.
Individual			
	Last Name	First Name	Middle Name
Also known	as		Date of Birth:
	O AND UNDERSTAND THE AB		
Signature			Date:
		VERIFICATI	ION
of this inform be unable to without a Soc and released	ation is voluntary. You are not le process this application. Disclostial Security number) is required	egally required to provide t sure of your Social Security by Minnesota Statutes 270 of Revenue. After submittir	f Duluth to assess your qualifications for licensure. Disclosure this data, however if you fail to do so, the City of Duluth may by number (or Individual Tax ID Number only for individuals OC.72 and your Social Security number may be requested by ng this application, all information except your Social Security oter 13.
this applicat	ion, regardless of when it is o	discovered, and/or failure	, have read and understand the above information nderstand that the giving of false information as part of the to give required pertinent information can constitute of permits and may be grounds for prosecution of perjury.
	A SIGNATURE IS	REQUIRED IN ORDER TO	O PROCESS THIS APPLICATION
Signature of			
	applicant completing affidavi	it	Date



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NOTE: Type or print legibly and provide all information requested. Failure to do so may result in delay or rejection of license applications.

1. Name of applicant (individual, partnership, corporation or assoc.)	2. Trade Nar	me (DBA)		
3. Address of Licensed Premises				
4. Business Phone	5. Individual's Cell Phone			
6. Your Name (First, Middle, Last)	7. Place of B (City & State, or			
8. Date of Birth (MM/DD/YYYY)	9. Email			
10. Home Address				
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No	

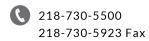
16. Do you, your spouse, or your children have any pecuniary interest or own any stock in any corporation having a pecuniary interest in the ownership, operation, management, or profits of any establishment licensed in Minnesota to sell intoxicating liquor or 3.2% malt liquor at retail or wholesale?

Yes*	*If yes, state the location of the establishments involved and fully describe the nature and extent of the interest:
No	

•	• •		% stock, ever been denied a license to sell intoxicating oxicating liquor, beer, wine, or 3.2% malt liquor
suspended c	· · · · · · · · · · · · · · · · · · ·	nau a license to sen into	oxicating liquor, beer, wille, or 5.2% mait liquor
Yes*	*If Yes, why?		
No	, ,		
110			
			ating any law relating to gambling, prostitution, public listribution, manufacture, or transportation of alcoholic
beverages?			
Yes*		and location of the violation, the	e maximum possible penalty of the violation, and whether or not the record
No	of the conviction has been expunged:		
	ur read and do you understand ne sale and distribution of alco		gulations of the State of Minnesota and the City of Duluth
Yes		J	
No			
		DATA PRIVACY AD	DVISORY
information about information. How The information Council.	ut yourself that will be used to check crim vever, should you refuse to provide this i you provide will be used by the Duluth	ed of the following information. A inal history, arrest records, warr information, our investigation ca Police Department, City Clerk's	As part of this application, you are asked to provide private and/or confidentia rrant information, and other relevant records. You may refuse to provide this cannot be completed and will result in your application not being processed is Office, the Alcohol, Gambling & Tobacco Commission, and the Duluth City re two years from the date you signed it.
Individual			
	Last Name	First Name	Middle Name
Also known	as		Date of Birth:
I HAVE READ	O AND UNDERSTAND THE ABO	OVE DATA PRACTICES A	ADVISORY.
Signature			Date:
		VERIFICATI	TON
of this inform be unable to without a Soc and released	ation is voluntary. You are not le process this application. Disclos cial Security number) is required	gally required to provide t ure of your Social Securit by Minnesota Statutes 270 of Revenue. After submittin	of Duluth to assess your qualifications for licensure. Disclosure this data, however if you fail to do so, the City of Duluth may ity number (or Individual Tax ID Number only for individuals 70C.72 and your Social Security number may be requested by ting this application, all information except your Social Security opter 13.
this applicat	ion, regardless of when it is d	iscovered, and/or failure	, have read and understand the above information nderstand that the giving of false information as part of re to give required pertinent information can constitute /permits and may be grounds for prosecution of perjury
	A SIGNATURE IS	REQUIRED IN ORDER TO	O PROCESS THIS APPLICATION
Signature of			Date



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NOTE: Type or print legibly and provide all information requested. Failure to do so may result in delay or rejection of license applications.

1. Name of applicant (individual,	2. Trade Nar	me (DBA)		
partnership, corporation or assoc.)				
3. Address of Licensed Premises				
4. Business Phone	5. Individual	's Cell Phone		
6. Your Name (First, Middle, Last)	7. Place of Birth (City & State, or City & Country if outside U.S.)			
8. Date of Birth (MM/DD/YYYY)	9. Email			
10. Home Address				
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Street Address	City	State	Zip	From	То

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Yes*	*If yes, state the location of the establishments involved and fully describe the nature and extent of the interest:
No	

•	•	•	% stock, ever been denied a license to sell intoxicating oxicating liquor, beer, wine, or 3.2% malt liquor
suspended c		nad a license to sell into	oxicating liquor, beer, wine, or 3.2% mait liquor
Yes*	*If Yes, why?		
No	, ,		
110			
			ating any law relating to gambling, prostitution, publi listribution, manufacture, or transportation of alcoholi
beverages?			
Yes*			e maximum possible penalty of the violation, and whether or not the record
No	of the conviction has been expunged:		
	ur read and do you understand ne sale and distribution of alco		gulations of the State of Minnesota and the City of Dulutl
Yes			
No			
		DATA PRIVACY AD	DVISORY
information about information. How The information Council.	ut yourself that will be used to check crim vever, should you refuse to provide this you provide will be used by the Duluth	ed of the following information. As ninal history, arrest records, warr information, our investigation ca Police Department, City Clerk's	As part of this application, you are asked to provide private and/or confidential reant information, and other relevant records. You may refuse to provide the cannot be completed and will result in your application not being processed of Soffice, the Alcohol, Gambling & Tobacco Commission, and the Duluth Citare two years from the date you signed it.
Individual			
	Last Name	First Name	Middle Name
Also known	as		Date of Birth:
	O AND UNDERSTAND THE ABO		ADVISORY.
Signature			Date:
		VERIFICATI	TON
of this inform be unable to without a Soc and released	ation is voluntary. You are not le process this application. Disclos ial Security number) is required	gally required to provide to cure of your Social Security by Minnesota Statutes 270 of Revenue. After submittin	of Duluth to assess your qualifications for licensure. Disclosur this data, however if you fail to do so, the City of Duluth maity number (or Individual Tax ID Number only for individual 70C.72 and your Social Security number may be requested being this application, all information except your Social Security pater 13.
this applicat	ion, regardless of when it is d	iscovered, and/or failure	, have read and understand the above information and inderstand that the giving of false information as part or to give required pertinent information can constitute /permits and may be grounds for prosecution of perjury
	A SIGNATURE IS	DECLUDED IN ODDED TO	O DDOCESS THIS ADDITION
	A SIGNATURE IS	REQUIRED IN ORDER TO	O PROCESS THIS APPLICATION
Signature of			Date

Certificate of Compliance Minnesota Workers' Compensation Law

This form must be completed by the business license applicant.

Print in ink or type

Minnesota Statutes § 176.182 requires every state and local licensing agency to withhold the issuance or renewal of a license or permit to operate a business in Minnesota until the applicant presents acceptable evidence of compliance with the workers' compensation insurance coverage requirement of Minn. Stat. chapter 176. If the required information is not provided or is falsely stated, it shall result in a \$2,000 penalty assessed against the applicant by the commissioner of the Department of Labor and Industry. A valid workers' compensation policy must be kept in effect at all times by employers as required by law.

License or certificate number (if applicable) Business telephone number Alternate telephone number N/A Business name (Provide the legal name of the business entity. If the business is a sole proprietor or partnership, provide the owner's name(s), for example John Doe, or John Doe and Jane Doe.) DBA ("doing business as" or "also known as" an assumed name), if applicable Business address (must be physical street address, no P.O. boxes) State ZIP code Duluth MN County Email address St. Louis You must complete number 1 or 2 below. Note: You must resubmit this form to the authority issuing your license if any of the information you have provided changes. I have a workers' compensation insurance policy. Insurance company name (not the insurance agent) Effective date Policy number **Expiration date** I am self-insured for workers' compensation. (Attach a copy of the authorization to self-insure from the Minnesota Department of Commerce; see www.mn.gov/commerce/industries/insurance/licensing/self-insurance.) I am not required to have workers' compensation insurance because: I only use independent contractors and do not have employees. (See Minn. Stat. § 176.043 for trucking and messenger courier industries; Minn. Stat. § 181.723, subd. 4, for building construction; and Minnesota Rules chapter 5224 for other industries.) ☐ I do not use independent contractors and have no employees. (See Minn. Stat. § 176.011, subd. 9, for the definition of an employee.) I use independent contractors and I have employees who are not required to be covered by the workers' compensation law. (Explain below.) I only have employees who are not required to be covered by the workers' compensation law. (Explain below.) (See Minn. Stat. § 176.041 for a list of excluded employees.) Explain why your employees are not required to be covered

If you have questions about completing this form or to request this form in Braille, large print or audio, call (651) 284-5032 or 1-800-342-5354.

Title

Date

I certify the information provided on this form is accurate and complete. If I am signing on behalf of a business, I certify I am

Print name

authorized to sign on behalf of the business.

Applicant signature (required)

MN STATUTE 270C.72 TAX IDENTIFICATION FORM

PURSUANT TO Minnesota Statute 270C.72, Tax Clearance Required: The licensing authority is required to provide the Minnesota Commissioner of Revenue the business tax identification number and social security number of each applicant. Under the Minnesota Government Data Practices Act and the Federal Privacy Act of 1974, we are required to advise you of the following regarding the use of this information:

- 1. This information may be used to deny the issuance, renewal, or transfer of your license in the event you owe the Minnesota Department of Revenue delinquent taxes, penalties, or interest.
- 2. Upon receiving this information, the licensing authority will supply it only to the Minnesota Department of Revenue. However, under the Federal Exchange of Information Agreement, the Department of Revenue may supply this information to the Internal Revenue Service.
- 3. Failure to supply this information may jeopardize or delay the processing of your licensing issuance or renewal application.

Please supply the following information and return along with your application to the agency issuing the license.

License applied for orrenewed:

Licensing authority: City of Duluth, St. Louis County, Minnesota

License renewal date: N/A

Personal Information (if applicable)

Applicant's Name:

Applicant's Address:

Social Security Number:

Business Information (if applicable)

Business Name:

Business Address:

MN Tax Identification Number:

Federal Tax Identification Number:

Signature______Date_____



DEPARTMENT OF PUBLIC SAFETY ALCOHOL AND GAMBLING ENFORCEMENT DIVISION

445 Minnesota Street Suite 222 St. Paul, MN 55101 Phone (651) 201-7507 TDD (651) 282-6555 Fax (651) 297-5259 CARD NUMBER

(Office Use Only)

APPLICATION FOR RETAILER'S (BUYER'S) CARD FOR LIQUOR AND WINE PLEASE RETURN THIS APPLICATION WITH FEE \$20.00

ISSUING AUTHORITY CITY OF DULUTH	TYPE CODE	BUYER'S CARD EXPIRES	IDENTIFICATION #
PRINT NAME OF LICENSEE (AS SHOWN ON LICENSE	BUSINESS NAME (DBA)		
BUSINESS ADDRESS	COUNTY St. Louis	BUSINESS PHONE	
CITY, STATE, ZIP CODE Duluth, MN ZIP	AUTHORIZED SIGNATURE		

PS 9135 (12/09)

DULUTH M I N N E S O T A

REQUIREMENTS FOR LIQUOR LIABILITY INSURANCE CERTIFICATE

*This form is a reference document and does not need to be submitted with your application.

CERTIFICATE OF LIABILITY INSURANCE

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

Certificate cannot be pending, a binder, or TBA.

The Legal/Corporate name must match EXACTLY (word for word) to the Approved Licensed Name (including Inc. or LLC), Trade Name (DBA), and address of licensed premises.

Minn. Stat. 340A.409: Liquor Liability insurance policy number must be included on certificate with coverage dates identical to the license period or must state:

"Coverage is continuous until canceled."

Minimums:

Personal Injury or Death: \$50,000/\$100,000

Property Damage: \$10,000

Other Pecuniary Loss: \$50,000/\$100,000

Loss of Means of Support: \$50,000/\$100,000

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 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). PRODUCER Agency FAX (A/C, No) Address City, State, Zip INSURER(S) AFFORDING COVERAGE NAIC # INSURER A Legal Name and DBA here INSURER C INSURER D Premises address INSURER E : INSURER F: REVISION NUMBER: COVERAGES CERTIFICATE NUMBER: THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD 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 CLASS TYPE OF INSURANCE GENERAL LIABILITY O RENTED COMMERCIAL GENERAL LIABILITY SES (Ea occ CLAIMS-MADE OCCUR MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE GEN'L AGGREGATE LIMIT APPLIES PER POLICY COMBINED SINGLE LIMIT AUTOMOBILE LIABILITY **BODILY INJURY (Per person)** BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) 8 HIRED AUTOS UMBRELLA LIAB EACH OCCURRENCE EXCESS LIAB AGGREGATE DED RETENTIONS WORKERS COMPENSATION AND EMPLOYERS' LIABILITY YIN ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICEMEMBER EXCLUDED? E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT | \$ Liquor Liability must be explicitly listed DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CANCELLATION

AUTHORIZED REPRESENTATIVE

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE

WILL BE DELIVERED IN

THE EXPIRATION DATE THEREOF, NOTICE

ACCORDANCE WITH THE POLICY PROVISIONS.

Original Signature or stamp of agent.

CERTIFICATE HOLDER

City of Duluth should be listed as a certificate

holder, and must receive notice from the insurance

company at the same time a cancellation request is

received from or a notice is sent to the insured.