



CITY OF HERMOSA BEACH

COMMUNITY DEVELOPMENT DEPARTMENT | PLANNING DIVISION
1315 VALLEY DRIVE | HERMOSA BEACH | CA 90254

FOR QUESTIONS PLEASE CONTACT CODE-ENFORCEMENT@HERMOSABEACH.GOV OR CALL (310) 318-0234
Office Hours: Monday to Thursday, 10:00 a.m. to 9:00 p.m.

TEMPORARY OUTDOOR DINING/RETAIL PERMIT APPLICATION

GENERAL INFORMATION

On May 26, 2020, the City Manager/Director of Emergency Services of the City of Hermosa Beach, with the recommendation of City Council, implemented a Temporary Permit for Outdoor Dining/Seating and Outdoor Retail Display to assist in reopening of restaurants, food and retail establishments during COVID-19 pandemic. Pursuant to Executive Order 2020-05, the following apply:

A. A “Temporary Permit Program” for Outdoor Dining/Seating to assist in the reopening of restaurant and food establishments during the time of limited capacities and social distancing requirements for restaurants as a result of California and Los Angeles County Health orders in response to COVID-19 pandemic is hereby established.

B. A “Temporary Permit Program” to permit City businesses to display merchandise to assist in the reopening of retail establishments to best abide by limited capacity and social distancing requirements for businesses as established by of State and Los Angeles County orders in response to COVID-19 is hereby established.

C. The provisions of Hermosa Beach Municipal Code Sections 17.26.050 (B), (C), and 17.44.030 regarding Off-Street Parking Requirements for Commercial and Business Uses are hereby temporarily suspended to allow for implementation of items A and B above on a temporary basis through the duration of City, State, and County COVID--19 emergency orders.

APPLICATION SUBMITTAL:

To apply for a Temporary Outdoor Dining/Retail Permit submit the following information to the Community Development Department, 1315 Valley Drive, Hermosa Beach, CA 90254. Office hours are Monday – Thursday, 7:00 a.m. to 6:00 p.m., excluding holidays. This application can also be submitted electronically at Code-Enforcement@hermosabeach.gov.

1. Provide a complete temporary outdoor dining/retail permit application (page 2) to the Community Development Department.
2. Provide one (1) site plan drawn to-scale. In lieu of a scale site plan, an aerial photograph may be used. The site plan/aerial shall include: dimensions of the outdoor area, location of tables and chairs or location of retail displays, dimensions of public rights-of-way, and any additional information in order for City staff to review consistency with the design and operational standards for outdoor dining and outdoor retail. Photos of the proposed site are desirable but not required.
3. An application fee of **\$166** and an Encroachment Permit Fee (if required): **\$300.00** (\$281.00 permit + \$19.00 records technology system) payable to the City of Hermosa Beach. Additional fees may be required if utilizing a public parking meter space.
4. An encroachment permit shall be required for outdoor areas in the public right-of-way. Proof of Certificate of Liability insurance for \$1,000,000 shall be provided to the Public Works Department, with the City of Hermosa Beach named as Additionally Insured, prior to issuance of an encroachment permit. Insurance MUST be maintained for the entire duration of the permit time or permit may be voided. Please see a sample of the Certificate of Insurance attached.
5. If a temporary sign is proposed, the [Temporary Sign Permit application](#) shall be submitted in conjunction with the Temporary Outdoor Dining/Retail Permit. No additional fee shall be required for the Temporary Sign Permit application.

TEMPORARY OUTDOOR DINING/RETAIL PERMIT APPLICATION

Application Type: Outdoor Dining Outdoor Retail

SEC I: Business Information

Address: _____
 Business Name: _____
 Property Owner Name: _____
 Property Owner Phone Number: _____

SEC II: Applicant Information

Name: _____
 Address: _____
 City: _____ State & Zip: _____
 Phone: _____ Email: _____

SEC III: Outdoor Dining/Retail Design Standards and Operations

Where is the proposed outdoor area to be located? Private Property Public Right-of-Way
 What is the proposed square footage of the outdoor area? _____
 If located the outdoor area will be located on the sidewalk, what is the sidewalk width? _____
 Will the outdoor area be located in any of the off-street parking spaces? Yes No
 If yes, how many off-street private parking spaces will be occupied? _____
 Will the outdoor area be located in any public parking spaces? Yes No
 If yes, how many public parking spaces will be occupied? _____
 How many metered parking spaces will be occupied? _____
 Will alcohol be served in the outdoor area? Yes No (If yes Section IV is required)
 Regular Business Hours of Operations: _____

Proposed Hours of Operations for the outdoor area: _____

SEC IV: Alcohol Services (For ABC Establishments only)

What type of ABC License does the existing establishment have? _____
 Will the outdoor area provide a temporary barrier? Yes No
 If yes, please provide the proposed material: _____

SEC V: Certification

Under the penalty of perjury, I hereby certify that all the information contained herein is true and correct and I am a duly authorized representative of the above listed business. I further certify that I have read the attached conditions of approval, understand them and accept them. I will maintain the premises in compliance with these conditions and all other applicable rules and regulations. Failure to do so may result in revocation of this permit.

 Applicant Print Name

 Applicant Signature

THIS BOX IS FOR CITY USE ONLY

Permit Number: _____
 Date Received: _____ Zone: _____
 Encroachment Required? Yes No Encroachment Approved? Yes No
 Police Review Required? Yes No Police Review Approved? Yes No

APPROVED BY: _____ **DATE:** _____
 Ken Robertson
 Community Development Director

This approval is subject to the attached conditions of approval and shall expire upon the expiration of Executive Order 2020-05 and the Los Angeles County Health Department approval of the business reopening at capacity levels

TEMPORARY OUTDOOR DINING/RETAIL PERMIT APPLICATION

Conditions of Approval

The following conditions of approval shall apply to temporary outdoor dining and shall be complied with at all times:

1. Business owners/management shall be responsible for operating and maintaining the outdoor dining area and shall not delegate or assign that responsibility. Outdoor dining areas shall be continuously supervised by management to ensure social distancing guidelines are being met.
2. Outdoor dining areas shall be limited to dine-in customers being served from the restaurant and shall not be used by customers that order food for take-out.
3. Alcohol served in the outdoor dining areas shall only be served to customers in conjunction with a food order.
4. Business owners/management shall keep the outdoor dining area clear of litter. Restaurant management shall keep the outdoor dining area free of food scraps, and soiled dishes and utensils at all times. Trash receptacles shall be provided in outdoor dining areas.
5. At the end of each business day, establishments are required to clean (sweep and wash) the area in and around the outdoor dining area and remove the debris to a closed receptacle. No debris shall be swept, washed, or blown into the sidewalk, gutter or street in conformance with the City's storm water quality regulations.
6. Upon expiration of the of the Temporary Outdoor Dining/Retail Permit, the Permittee shall immediately remove the barriers around the outdoor dining area (if applicable), return the sidewalk to its original condition, and remove all personal property, furnishings, displays and equipment from the sidewalk. Any personal property remaining on the premises shall be removed pursuant to the laws of the State of California.
7. A minimum sidewalk width shall to be maintained for pedestrian travel in front of the stores to be granted a temporary encroachment permit.
8. The outdoor dining area located within the Public right-of-way shall be outlined by stanchions, ropes, low fencing, or barriers to separate the encroachment area form the pedestrian travel path.
9. City trashcans in the encroachment area must be temporarily relocated by applicant and should not be used as part of the establishment.
10. The hours of operation are limited to the hours set forth in the approved Temporary Outdoor Dining/Retail Permit, but in no case shall the hours of operation exceed the business's normal operation hours or be open after 11:00 p.m.
11. The applicant is responsible for complying with and obtaining all necessary approval(s) from the Department of Alcoholic Beverage Control (ABC).
12. The applicant is responsible for complying with and obtaining all necessary approval(s) from the Health Department.
13. Applicant is responsible for complying with all of the requirements set forth in the Los Angeles County Public Health orders at all times. This shall include compliance with all protocols set forth by the Health Department for reopening of eating establishments.
14. Applicant is responsible for obtaining property owner authorization for operation of the outdoor dining.
15. If the outdoor dining extends beyond the frontage of the business's tenant space, thus being located in front of an adjacent business, the applicant shall provide written authorization from said adjacent business. Should the authorization be revoked, the applicant shall remove all tables and chairs from the frontage of the adjacent business.
16. The City of Hermosa Beach reserves the right to revoke this permit at any time should the Community Development Director find that the business is operating in a manner that violates any of these conditions of approval. Should the permit be revoked, the Permittee shall immediately remove the barriers around the outdoor dining area, return the sidewalk to its original condition, and remove all personal property,

furnishings, displays and equipment from the sidewalk. Any personal property remaining on the premises shall be removed pursuant to the laws of the State of California.

The following conditions of approval shall apply to temporary outdoor retail and shall be complied with at all times:

1. Business owners/management shall be responsible for operating and maintaining the outdoor retail area and shall not delegate or assign that responsibility. Outdoor retail areas shall be continuously supervised by management to ensure social distancing guidelines are being met.
2. Business owners/management shall keep the outdoor retail area clear of litter. At the end of each business day, establishments are required to clean (sweep and wash) the area in and around the outdoor retail area and remove the debris to a closed receptacle. No debris shall be swept, washed, or blown into the sidewalk, gutter or street in conformance with the City's storm water quality regulations.
3. Upon expiration of the of the Temporary Outdoor Dining/Retail Permit, the Permittee shall immediately remove the barriers around the outdoor retail area, return the sidewalk to its original condition, and remove all personal property, furnishings, displays and equipment from the sidewalk. Any personal property remaining on the premises shall be removed pursuant to the laws of the State of California.
4. A minimum sidewalk width shall to be maintained for pedestrian travel in front of the stores to be granted a temporary encroachment permit.
5. The outdoor retail area located within the Public right-of-way shall be outlined by stanchions, ropes, low fencing, or barriers to separate the encroachment area form the pedestrian travel path.
6. City trashcans in the encroachment area must be temporarily relocated by applicant and should not be used as part of the establishment.
7. The hours of operation are limited to the hours set forth in the approved Temporary Outdoor Dining/Retail Permit, but in no case shall the hours of operation exceed the business's normal operation hours or be open after 11:00 p.m.
8. Applicant is responsible for complying with all of the requirements set forth in the Los Angeles County Public Health orders at all times. This shall include compliance with all protocols set forth by the Health Department for reopening of retail establishments.
9. Applicant is responsible for obtaining property owner authorization for operation of the outdoor retail.
10. If the outdoor retail extends beyond the frontage of the business's tenant space, thus being located in front of an adjacent business, the applicant shall provide written authorization from said adjacent business. Should the authorization be revoked, the applicant shall remove equipment and sales area from the frontage of the adjacent business.
11. The City of Hermosa Beach reserves the right to revoke this permit at any time should the Community Development Director find that the business is operating in a manner that violates any of these conditions of approval. Should the permit be revoked, the Permittee shall immediately remove the barriers around the outdoor dining area, return the sidewalk to its original condition, and remove all personal property, furnishings, displays and equipment from the sidewalk. Any personal property remaining on the premises shall be removed pursuant to the laws of the State of California.

CITY OF HERMOSA BEACH

**TEMPORARY COMMERCIAL OUTDOOR DINING/RETAIL
ENCROACHMENT PERMIT**

RECITALS

A. **THIS TEMPORARY COMMERCIAL OUTDOOR DINING/RETAIL ENCROACHMENT PERMIT** is issued this _____ day of _____, 20____ for the purpose of permitting a portion of the public right-of-way to be used for temporary outdoor dining/retail, described as follows:

B. PERMITTEE represents that it is the owner of the business known as [_____] located at _____ in Hermosa Beach, CA 90254.

C. PERMITTEE seeks to encroach in and over a portion of the public right-of-way at: _____ for the sole purpose of outside dining/retail with improvements consisting of the following ___ square feet of CITY right-of-way to be used for outside dining/retail. A sketch of the proposed improvements and encroachment is on file in the public works department of the CITY and is attached hereto as Exhibit A and incorporated herein by reference and made a part hereof.

D. PERMITTEE has paid a one-time application and processing fee of \$300, receipt of which is hereby acknowledged.

PERMIT

1. Temporary Encroachment Permit. A revocable temporary encroachment permit is hereby granted to PERMITTEE on the right-of-way described in the recitals hereinabove as described in the drawing attached hereto as Exhibit A in accordance with the provisions of Title 12, Chapter 12.16 of the Hermosa Beach Municipal Code, Urgency Ordinance No. 20-1410U and the provisions of this permit.

2. Term. This permit shall take effect on the date set forth hereinabove and shall remain in effect until and unless revoked by City pursuant to termination provision below herein or voluntarily relinquished or abandoned by PERMITTEE.

3. Termination. This permit is in the nature of a revocable license and may be revoked by the City at any time, with or without cause, in City's sole discretion, upon giving PERMITTEE five (5) days advance notice of revocation.

4. Assignment. This permit shall not be assigned or transferred without the written consent of City. Any such purported assignment or transfer shall be void and of no effect.

5. Indemnification. PERMITTEE shall indemnify and hold harmless City, its officers, employees and agents from and against all claims, causes of action, liabilities and damages for injuries to persons and property, including reasonable costs of defense and attorney fees, arising from PERMITTEE'S encroachment on City property as described above, including but not limited to PERMITTEE's negligent or wrongful acts, errors or omissions in the construction, erection and continued maintenance of the encroachment in its location. PERMITTEE shall promptly pay the amount of any judgment rendered against City, its officers, employees and agents for any such indemnified claims, and reasonable costs and attorney fees incurred by City in the defense of such claims.

6. City's right of entry. PERMITTEE acknowledges the City's absolute right to enter upon the encroachment area for purposes of inspection, replacement, repair, or maintenance of public facilities above, on or under the right-of-way and PERMITTEE expressly waives any and all claims for damages to its encroachment resulting from such actions.

7. Damage to right-of-way. PERMITTEE assumes responsibility for all damage to City's right-of-way caused by construction or maintenance of the encroachment and shall reimburse City for correction of any such damage. Upon failure of PERMITTEE to so reimburse City, the cost incurred by City in removing the encroachment shall be a debt of the PERMITTEE to the City, and recoverable by City in any manner provided by law. PERMITTEE

8. Restoration of premises. Within five (5) days of termination of this permit, whether upon its expiration or earlier termination, PERMITTEE shall at its expense remove the encroachment and restore the property to its condition prior to placement of the encroachment. In the event PERMITTEE fails to do so, City shall have the option of removing the encroachment at PERMITTEE'S expense and PERMITTEE waives all claims for damage to the encroachment or PERMITTEE'S adjacent property or improvements resulting from such removal. The cost incurred by City in removing the encroachment is a debt of PERMITTEE to the City, and recoverable by City in any manner provided by law.

9. Compliance with Codes. PERMITTEE shall perform all work and conduct all activities in full compliance with all applicable codes, ordinances and laws, and obtain all necessary permits.

10. Maintenance of encroachment area. During the term of this permit, PERMITTEE shall at its sole expense maintain the encroachment area in good condition and appearance, in accordance with all ordinances, and shall not allow a nuisance condition to exist on the encroachment area.

11. Insurance. PERMITTEE, at the PERMITTEE'S own cost and expense, shall procure and maintain, for the duration of the permit, the following insurance policies:

(a) Workers Compensation Insurance as required by law. Any notice of cancellation or non-renewal of all Workers' Compensation policies must be received by the CITY at least thirty (30) days prior to such change.

(b) General Liability Coverage. PERMITTEE shall maintain commercial general liability insurance in an amount of not less than one million dollars (\$1,000,000) per occurrence for bodily injury, personal injury, and property damage. If a commercial general liability insurance form or other form with a general aggregate limit is used, either the general aggregate limit shall apply separately to the work to be performed under this permit or the general aggregate limit shall be at least twice the required occurrence limit.

(c) Endorsements. The general liability insurance policy shall be issued by a financially responsible insurance company or companies admitted and authorized to do business in the State of California, or which is approved in writing by City, and shall be endorsed as follows:

“The CITY, its elected or appointed officers, officials, employees, agents, and volunteers are to be covered as additional insureds with respect to liability arising out of work performed by or on behalf of the CONSULTANT, including materials, parts, or equipment furnished in connection with such work or operations.”

(d) The general liability policy shall be considered primary insurance as respects the CITY, its elected or appointed officers, officials, employees, agents, and volunteers. Any insurance maintained by the CITY, including any self-insured retention the CITY may have, shall be considered excess insurance only and shall not contribute with this policy.

(e) The general liability insurance shall act for each insured and additional insured as though a separate policy had been written for each, except with respect to the limits of liability of the insuring company.

(f) The general liability insurer waives all rights of subrogation against the CITY, its elected or appointed officers, officials, employees, or agents.

(g) Any failure to comply with reporting provisions of the policies shall not affect coverage provided to the City, its elected or appointed officers, officials, employees, agents, or volunteers.

(h) The insurance provided by the general liability policy shall not be suspended, voided, canceled, or reduced in coverage or in limits except after thirty (30) days written notice has been received by the CITY.

(i) Any deductibles or self-insured retentions must be declared to and approved by the CITY. At the CITY's option, PERMITTEE shall demonstrate financial capability for payment of such deductibles or self-insured retentions.

(j) PERMITTEE shall provide certificates of insurance with original endorsements to the CITY as evidence of the insurance coverage required herein. Certificates of such insurance shall be filed with the CITY on or before commencement of activities under this permit. Current certification of insurance shall be kept on file with the CITY at all times during the term of this Agreement.

In the event PERMITTEE sells, transfers, leases or otherwise conveys any interest in the business, PERMITTEE shall provide any such purchaser, lessee or transferee a copy of this instrument.

IN WITNESS WHEREOF, PERMITTEE has executed this Temporary Encroachment Permit on the date first written above.

PERMITTEE

PERMITTEE (Signature)

PERMITTEE (Print)

ISSUED AND APPROVED BY:

MARNELL GIBSON
DIRECTOR OF PUBLIC WORKS
CITY OF HERMOSA BEACH

ATTEST:

CITY CLERK

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }
County of _____ }

On _____ before me, _____,
Date Here Insert Name and Title of the Officer

personally appeared _____
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Place Notary Seal and/or Stamp Above

Signature _____
Signature of Notary Public

OPTIONAL

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

Corporate Officer – Title(s): _____

Partner – Limited General

Individual Attorney in Fact

Trustee Guardian of Conservator

Other: _____

Signer is Representing: _____

Signer's Name: _____

Corporate Officer – Title(s): _____

Partner – Limited General

Individual Attorney in Fact

Trustee Guardian of Conservator

Other: _____

Signer is Representing: _____



SAMPLE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
xx/xx/xxxx

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 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 Name and Address of Insurance Company	CONTACT NAME: XXXXXXXXXXXXX	FAX (A/C, No): (xxx)-xxx-xxxx
	PHONE (A/C, No, Ext): XXXXXXXXXXXXX	
INSURED Your Company Name and Address	E-MAIL ADDRESS: XXXXXXXXXXXXXXXX	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: XXXXXXXXXXXXXXXXXXXXXXXX	NAIC # XXXXX
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER:

REVISION 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 CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	X		XXXXXXXXXXXXXXXXXX	xx/xx/xx	xx/xx/xx	EACH OCCURRENCE \$ 2,000,000.00 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED \$ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N N/A				WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Certificate Holder is named as Additional Insured per the attached Endorsement.

CERTIFICATE HOLDER

CANCELLATION

City of Hermosa Beach 1315 Valley Drive Hermosa Beach, CA 90254	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE XXXXXXXXXXXXXXXXXXXXXXXXXXXX
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