BOROUGH OF PALMYRA

ORDINANCE 2011-30

AN ORDINANCE OF THE BOROUGH OF PALMYRA
ESTABLISHING POLICIES, PROCEDURES, RULES,
AND REGULATIONS FOR THE COMMUNITY CENTER

WHEREAS, the Borough of Palmyra ("Palmyra") is the proud owner of a first-class Community Center ("Center"); and

WHEREAS, Palmyra wishes to make the Center available to residents and other individuals, organizations and businesses based upon established policies, procedures, rules, and regulations ("Rules"), and certain other requirements ("Requirements") ; and

WHEREAS, Palmyra wishes to impose user fees regarding the use of the Center under certain circumstances ("Fees"); and

WHEREAS, the Borough of Palmyra seeks to impose these reasonable Rules, Fees and Requirements upon all who utilize the Community Center; and

NOW, THEREFORE BE IT ORDAINED by the governing body of the Borough of Palmyra, in the County of Burlington, and State of New Jersey as follows:

1. The Rules that are attached hereto as Exhibit A – Rules (via Resolution), are hereby adopted.

2. The Fees that are attached hereto as Exhibit B – Fees (via Resolution), are hereby adopted.

3. The Requirements that are attached hereto as Exhibit C – Requirements (via Resolution), which include form of application, insurance, and other provisions for the usage of the Center, are hereby adopted.

4. The Administrator or his/her designee shall be responsible for the scheduling of all activities at the Center.

5. The Administrator shall advise the governing body in the event that there is a need to revise the aforesaid Rules, Fees and/or Requirements, as needed, and to modify any other provision for the usage of the Center, which the governing body may consider under separate Resolution.

6. All ordinances and resolutions or parts thereof inconsistent with or in conflict with this ordinance are hereby repealed to the extent of such inconsistency.

7. If any section, paragraph, clause or provision of this ordinance shall be judged invalid, such adjudication shall apply only to the section, paragraph, clause or

provision so adjudged and the remainder of the ordinance shall be deemed valid and effective.

8. This ordinance shall become effective January 1, 2012 after said adoption and publication according to law.

ADOPTED:

I hereby certify that the above is a true and exact copy of the Ordinance adopted by the Municipal Council of the Borough of Palmyra at their Regular Meeting held on _____.

_____

BARBARA SHEIPE, BOROUGH CLERK

BOROUGH OF PALMYRA

RESOLUTION 2011-223

A RESOLUTION OF THE BOROUGH OF PALMYRA
PURSUANT TO ORDINANCE 2011-30
ESTABLISHING POLICIES, PROCEDURES, RULES,
AND REGULATIONS FOR THE COMMUNITY CENTER

WHEREAS, the Borough of Palmyra ("Palmyra") has adopted Ordinance 2011-30 establishing Rules, Fees and Requirements for the Community Center; and

WHEREAS, attached to this resolution are Exhibits A, B and C, which represent the specific Rules, Fees and Requirements referenced in said ordinance; and,

WHEREAS, the effective date of this resolution and all attachments shall remain consistent with and a part of Ordinance 2011-30, until and unless superseded by future resolution; and,

ADOPTED:

I hereby certify that the above is a true and exact copy of the Ordinance adopted by the Municipal Council of the Borough of Palmyra at their Regular Meeting held on _____.

_____
BARBARA SHEIPE, BOROUGH CLERK

COMMUNITY CENTER

Exhibit A – Rules

Effective January 1, 2012
Per Resolution 2011-223

- FACILITIES ARE PUBLIC PROPERTY AND, AS SUCH, SHOULD BE MADE AVAILABLE FOR PUBLIC USE.

- THE UNPROGRAMED AND UNREGULATED USE OF MUNCIPAL FACILITIES CAN RESULT IN DAMAGE TO THOSE FACILITIES, INCONVENIENCE FOR THEIR USERS, AND SUBSTANTIAL COST TO TAX PAYERS, THEREFORE RULES ARE REQUIRED.

- CERTAIN COSTS ARE INCURRED IN THE USE AND OPERATION OF A MUNICIPAL FACILITIY, WHICH SHOULD BE SHARED BY THEIR USERS, THEREFORE FEES FOR CERTAIN USERS ARE NECESSARY.

These RULES are not all-inclusive. Should a situation arise during, regarding or concerning a scheduled or non-scheduled function at the Community Center that is not covered in these RULES, the Borough Administrator and/or his/her designee(s) has the authority to take any step deemed necessary to resolve the immediate situation or conflict.

Users of the Community Center shall abide by all Borough instructions, regulations, ordinances, resolutions, insurance and application requirements and any other stated policies or conditions as indicated by the Borough Administrator and/or his/her designee(s). Failure to do so may result in temporary or permanent suspension of Community Center privileges.

PERMISSION

No organization, group or individual may use the Community Center without written permission as set forth herein. All Users / Renters must be responsible adults at least 21 years of age.

RESERVATIONS

Borough of Palmyra sponsored programs will be given first priority. Second priority will be given to organized Palmyra-based nonprofit, charitable, and civic groups and organizations. Palmyra residents, groups and organizations will be given third priority. Non-Palmyra residents, groups, and organizations will be given fourth priority. No single organization may monopolize any Community Center space or time. To give equal opportunity to the many organizations and residents in Palmyra, regular use of the Community Center may be restricted to no more than one time per week.

ALCOHOLIC BEVERAGES

Possession of alcoholic beverages, illegal drugs, or firearms, is strictly prohibited.

SMOKING

The Palmyra Community Center is a smoke free environment. Smoking is permitted outside the building but must be at least 25 feet away from any entrance, in accordance with state law.

CANCELLATIONS

The Borough of Palmyra reserves the right to cancel or reschedule your function without notice. All deposits made prior to the cancellation will be refunded within 30-45 Days.

EXCESSIVE NOISE

The Palmyra Community Center has numerous bookings simultaneously. Excessive noise from participants, and/or other disruptions, etc. will not be tolerated. Borough and Community Center staff members reserve the right to close down any function that refuses to alleviate the excessive noise in conjunction with their event.

PARKING

Use of the parking lot is permitted only when renting of rooms or space in the Community Center. Exclusive use of the parking lot is not guaranteed. No loitering is permitted. Alcoholic beverages, possession or use of illegal drugs and possession of firearms of any kind are not permitted.

DECORATIONS & SIGNS

Table and free standing decorations, notices, and signs are preferred. Do not attach any decoration, art, notice, sign, etc., to any wall, door, window or other surface. ***The use of thumbtacks, scotch tape, staples, push pins, glue, etc., on walls, doors, windows or other surfaces is strictly prohibited. Glitter and foil confetti is not permitted.***

HOURS OF OPERATION

Monday – Sunday from 7:00am to 10:00pm with prior authorization. All events must conclude and the Community Center cleaned and vacated by 10:00pm.

All unlighted outdoor activities must conclude by sunset.

DEPOSITS

A $100 minimum security/cleaning deposit is required for all functions. All deposits must be

made in the form of a check. Deposits will be refunded within 30-45 business days after use, if the building is left in excellent condition, the key returned, and a Borough voucher submitted.

The rented rooms and spaces must be cleaned by the User and vacated by the end of the scheduled hours of your function noted on the application. If the function extends past the scheduled ending time, $25.00 per each additional hour (or any part thereof) over the scheduled ending time, will be deducted from the security/cleaning deposit or charged to your organization.

DAMAGE

The cost of repairing any damage to the facility or its contents, which occurred during your function, will be charged directly to the User. The User is responsible for any and all damages. In the event of damages, no matter how minor, the Borough reserves the right to obtain a quote for the repair of damages and to bill the User appropriately. Failure to pay for damages as billed may result in the revocation of privileges to use municipal property, and/or legal redress.

CLEANING

All Users are responsible to clean the Community Center rooms and spaces utilized (including restrooms!) and return it to the condition in which it was found. If the Borough is required to clean the Center after your function, a fee equivalent to the cost of the cleaning will be imposed.

RIGHTS AND PRIVILEGES

Any right or privilege granted to any person, group or organization to use the Community Center or any part thereof, is personal and exclusive and shall not be transferable to any other person, group or organization.

INAPPROPRIATE BEHAVIOR

The Community Center is a family oriented facility. Inappropriate behavior by the User or their guests will not be tolerated. Inappropriate behavior includes but is not limited to verbal abuse of staff or other participants, vandalism or damage of Borough property, threatening behavior, inappropriate activities during a function, use of foul or inappropriate language, etc. Borough and Community Center Staff have the authority to remove any person or persons or close or cancel any function that demonstrates any type or sort of inappropriate behavior.

ADULT SUPERVISION

All activities must be supervised by responsible adult(s) at all times. The Borough requires a minimum of 1 adult at least 21years of age per 10 children under the age of 18.

POLICE SUPERVISION

At the Borough's sole discretion, a Police Officer(s) may be required to attend and safeguard the function if deemed necessary or appropriate by Borough or Community Center staff. If deemed

necessary, the User will be required to pay all fees associated with the hiring and/or assignment of a Police Officer. Normal rates will apply.

KITCHEN

Use of the kitchen, or any of the kitchen appliances, is strictly prohibited unless the kitchen is included in the rental application and appropriate fees paid and training completed. See separate Rules for the kitchen, attached.

EMERGENCIES

Call 911. Then call the Borough Administrator at 609 868-1303.

QUESTIONS OR CONCERNS

Contact the Borough Administrator or Community Center staff.

COMMUNITY CENTER

Exhibit A – Rules (Kitchen Supplement)

Effective January 1, 2012
Per Resolution 2011-223

The User must be present during the entire function and block of time rented. Failure to do so will result in loss of the security deposit.

One hour of unbilled set up and clean up time is permitted.

Reservations cancelled less than seven (7) days prior to the event are subject to a $25.00 cancellation fee. Schedule hours as accurately as possible.

The User/Renter is required to attend a pre-rental Orientation and post-rental walk through with Borough or Community Center staff and sign the Kitchen Checklist acknowledging receipt and findings noted. Any discrepancies may be noted on the back of the checklist. All discrepancies will be reviewed by the Borough Administrator and his/her decision will be final.

Full instructions for the use of all appliances and Material Safety Data Sheets for kitchen chemicals and cleaners are located in a binder located in the kitchen. Please read instructions for all appliances for regular and special operating instructions. All Users/Renters, by signing and submitting their application, acknowledge and accept responsibility for following operating instructions and safety procedures for all kitchen equipment.

KITCHEN CHECKLIST

- The exhaust fan must be used while using ovens, fryers, and gas range.
- The kitchen shall be left in a clean, orderly, and acceptable condition.
- Check stovetop and ovens; convection oven to make sure they are turned off.
- Wipe down all counter surfaces and table tops.
- Sweep and mop kitchen floors.
- All garbage must be taken outside to the dumpsite before the User or caterer leaves the Community Center.
- Any questions about equipment or problems should be addressed to Borough or Community Center staff.
- Tables and chairs are not permitted in the kitchen.
- Children are not permitted in the kitchen.

CATERERS

The User/Renter is responsible for the caterer if one is present. The caterer must adhere to all the rules set forth for the Community Center including completing a Community Center Application and providing appropriate Certificate of Insurance. The User/Renter is responsible for supplying the caterer with a copy of the Rules.

SMOKING

Smoking is strictly prohibited.

EMERGENCIES

Call 911. Then call the Borough Administrator at 609 868-1303.

QUESTIONS OR CONCERNS

Contact the Borough Administrator or Community Center staff.

COMMUNITY CENTER

Exhibit A – Rules (Kitchen Supplement)

Effective January 1, 2012
Per Resolution 2011-223

Received by_____

Print Sign Date

Pre-rental Orientation_____

Print Sign Date

Post-rental walk-thru_____

Print Sign Date

COMMUNITY CENTER

Exhibit B – Fees

Effective January 1, 2012
Per Resolution 2011-223

CLASS A **No Charge**

The Community can be used free of charge by non-profit organizations based in Palmyra whose sole purpose is to benefit the interests of Palmyra school children and senior citizens, and/or any other non-profit organization whose sole purpose is to benefit the Palmyra community at large.

Examples include: Boy/Girl Scouts, school Booster or Interact Club, Palmyra athletic organizations, Historical Society, YMCA, and Palmyra Police and Fire Departments and Emergency Medical Services.

CLASS B **$25.00 per Hour**

The Community Center can be used by individuals, groups, or organizations based in Palmyra whose primary purpose is to build or benefit their own organization or interests whether an admission fee is charged or not.

Examples include: Palmyra-based dance schools, pilates classes, yoga instructors.

CLASS C **$50.00 - $100 per Hour (Based on size and use of group)**

Any resident, group or organization not based in Palmyra.

COMMUNITY CENTER

Exhibit B – Fees (Kitchen Supplement)

Effective January 1, 2012
Per Resolution 2011-223

SAFETY AND ORIENTATION FEE **$10 (one-time)**

This fee covers the required one-on-one kitchen safety, operation, orientation, and sanitation training and walk-thrus, provided by Community Center staff. It is required of anyone applying to use/rent the Community Center Kitchen.

CLEANING DEPOSIT **$100**

This deposit will be used to pay for (or applied to) cleaning costs for Users/Renters who leave the kitchen in an unacceptable manner. It is required of anyone applying to use/rent the Community Center Kitchen.

SECURITY DEPOSIT **$100**

This deposit will be used to pay for (or applied to) repair costs for Users/Renters who cause damage to the kitchen, appliances, or any part thereof. It is required of anyone applying to use/rent the Community Center Kitchen.

USER FEES **per following**

There will be a one hour set-up time allowed, off the clock, so that Users/Renters may bring all their needed equipment and supplies into the kitchen and get set up for efficient food production. Cleaning time at the end of each user's operation will also be off the clock, to insure thorough cleaning and sanitation. Abuse of this cleaning time may result in additional hourly charges.

CLASS A	No Charge
CLASS B	$50 per hour
CLASS C	$100 per hour

DEPOSITS

A $200 security/cleaning deposit is required for all functions and from all Users/Renters. All deposits must be made in the form of a check. Deposits will be refunded within 30-45 business days after use, if the building is left in excellent condition, the key returned, the Kitchen Checklist is satisfactory, and a Borough voucher submitted.

COMMUNITY CENTER

Exhibit C - Requirements

Effective January 1, 2012
Per Resolution 2011-223

PERMISSION

No organization, group or individual may use the Community Center without written permission as set forth herein.

RESERVATIONS

Borough of Palmyra sponsored programs will be given first priority. Second priority will be given to organized Palmyra-based nonprofit, charitable, and civic groups and organizations. Palmyra residents, groups and organizations will be given third priority. Non-Palmyra residents, groups, and organizations will be given fourth priority. No single organization may monopolize any Community Center space or time. To give equal opportunity to the many organizations and residents in Palmyra, regular use of the Community Center may be restricted to no more than one time per week.

RIGHTS AND PRIVILEGES

Any right or privilege granted to any person, group or organization to use the Community Center or any part thereof, is personal and exclusive and shall not be transferable to any other person, group or organization.

APPLICATION

All Users/Renters must complete an application form to use the Community Center. The application form and all submittals will be reviewed by the Borough Administrator and/or his/her designee(s), and if acceptable, permission to use the Community Center will be authorized.

The Application form must include the following:

Full name of Applicant
Business or personal address
Home, business and cell phone numbers
Email address
Name of Group or Organization
User/Renter contact person(s) including Name, address, phone numbers and email address
Acknowledgement of receipt of Rules
Type of activities
Number of people (residents and non-residents)
Dates and times of uses

Rooms, spaces and facilities requested

INSURANCE

Certificate of Liability Insurance is required in the amount of $1,000,000/$2,000,000. The Borough of Palmyra MUST be named Certificate Holder and as Additional Insured. See attached requirements and sample Certificate of Insurance. The Limits noted are the minimum acceptable.

IDEMNITY AND HOLD HARMLESS AGREEMENT

User/Renter must agree and sign. See Attached.

COMMUNITY CENTER

Exhibit C – Requirements, cont.

Effective January 1, 2012
Per Resolution 2011-223

INSURANCE REQUIREMENTS FOR BUSINESSES & ORGANIZATIONS

The organization using the Community Center agrees they will be the responsible party for all guests, invitees, employees and participants and will comply with all laws, rules and regulations and ordinances that pertain to the use of the Center. The applicant has inspected the premises to be used and reported any defects, faulty equipment or repairs to the Borough Administrator and/or his/her designee(s) PRIOR to and during the use of the facility. By use of the facility, applicant upon itself and its guests, invitees, employees and participants, accepts facility as in its present condition.

Insurance Requirements: (please see sample on the reverse side of this form)

1) Comprehensive General Liability Coverage: minimum limits of $1,000,000 each occurrence/$2,000,000 general aggregate.

2) Liquor Law Liability Coverage if beer/alcohol will be present.

3) Workers Compensation Coverage - Statutory benefits

4) Non-Owned Automobile Liability Coverage: $1,000,000 per occurrence.

The applicant, to the fullest extent permitted by law, hereby agrees to indemnify and hold harmless the Borough of Palmyra, and all of its agents, directors, officers, employees and volunteers, against any and all claims, judgments, demands for damages and expenses, including but not limited to attorney's fees, arising out of, by reason of, on account of, in consequence of, or in connection with the use of the park facilities, arising from accidents to any persons or property caused by the applicant, its guests, invitees, family member or participants or any other person(s) to which this application applies. Applicant will name the Borough as an additional insured to the Comprehensive General Liability policy and Liquor Law liability coverage if applicable.

Print Name_____

Title:_____

Signature_____

Date:_____

Witness_____

Mail or deliver this form to:

Borough Administrator
Borough of Palmyra
20 West Broad Street
Palmyra, NJ 08065

COMMUNITY CENTER

Exhibit C – Requirements, cont.

Effective January 1, 2012
Per Resolution 2011-223

INDEMNITY AND HOLD HARMLESS AGREEMENT

The applicant using the Community Center agrees they will be the responsible party for all guests, invitees, employees and participants and will comply with all laws, rules and regulations and ordinances that pertain to the use of the Center. The applicant has inspected the premises to be used and reported any defects, faulty equipment or repairs to the Borough Administrator and/or his/her designee(s) PRIOR to and during the use of the facility. By use of the facility, applicant upon itself and its guests, invitees, employees and participants, accepts facility as in its present condition.

The applicant, to the fullest extent permitted by law, hereby agrees to indemnify and hold harmless the Borough of Palmyra, and all of its agents, directors, officers, employees and volunteers, against any and all claims, judgments, demands for damages and expenses, including but not limited to attorney's fees, arising out of, by reason of, on account of, in consequence of, or in connection with the use of the Community Center facilities, arising from accidents to any persons or property caused by the applicant, its guests, invitees, family member or participants or any other person(s) to which this application applies.

Print Name_____

Signature_____

Date:_____

Witness:_____

Mail or deliver this form to:

Borough Administrator
Borough of Palmyra
20 West Broad Street
Palmyra, NJ 08065

Karen Scheffler
Mayor
Borough Council
Kenneth Brahl
Michele Dobbs
Robert Bostock
David A. Dorworth
Howard W. Norcross
Carol Riener

Borough of PALMYRA New Jersey
A Place To Grow

John Gural
Administrator
Barbara Sheipe
Municipal Clerk
Linda Lewis
Chief Financial Officer

Member of New Jersey State League of Municipalities

20 West Broad Street • Palmyra, New Jersey 08065
Ph: 856.829.6100 • Fx: 856.829.4096

COMMUNITY CENTER APPLICATION FORM

Name of Person, Group or Organization_____

Date of Application_____

Type of activity_____

Days_____**Dates**_____**Hours**_____

No. of people_____**residents**_____**non-residents**_____

Responsible persons authorized to sign on behalf of group or organization. Must be present during the function.

Name(s)_____

Addresse(s)_____

Home phone_____**Business** _____**Cell** _____

Email_____

Users of the Community Center must provide a Certificate of Insurance in the minimum amount of $1,000,000/$2,000/000. Borough must be named Certificate Holder and named as Additional Insured.

Signature_____

(By signing you agree that all information provided is true and correct and that you have received a copy of the Community Center Rules.)

Applicant (if different from above)_____

_____

Upon receipt of Application, Insurance and other requirements, your application will be reviewed and if acceptable, permission to use the Community Center will be authorized. Confirmation will be sent via US Mail to the address listed above.

Approved:_____

Borough Administrator or designee **Date**

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

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

CONTACT NAME:
PHONE (A/C, No, Ext):
FAX (A/C, No):
E-MAIL ADDRESS:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A :	
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

Your groups info here

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	X					EACH OCCURRENCE	$ 1,000,000
	COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
	CLAIMS-MADE X OCCUR						MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
							GENERAL AGGREGATE	$ 2,000,000
	GEN'L AGGR LIMIT APPLIES PER: POLICY / PRO-JECT / LOC						PRODUCTS - COMP/OP AGG	$ 1,000,000
								$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	ALL OWNED AUTOS	X					BODILY INJURY (Per accident)	$
	SCHEDULED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	$
X	HIRED AUTOS							$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						X WC STATU-TORY LIMITS OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 100,000
							E.L. DISEASE - POLICY LIMIT	$ 500,000

Please make sure your coverage amounts are at or above the minimums indicated

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

The Borough of Palmyra is Additional Insured ATIMA
The Athletic Participants Exclusion is Deleted.
Volunteers are added as Insureds.

These are very important!

CERTIFICATE HOLDER

Borough of Palmyra
20 West Broad Street
Palmyra, NJ 08065

CANCELLATION

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

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