| MARSH USA INC. CERTIFICATE OF INSURANCE   |  |   |  |                     |                                      |   |                            |
|---|--|---|--|---------------------|--------------------------------------|---|----------------------------|
| PRODUCER  |  |   | THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND<br>CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER OTHER THAN THOSE<br>PROVIDED IN THE POLICY. THIS CERTIFICATE DOES NOT AMEND, EXTEND<br>OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.   |                     |                                      |   |                            |
|   |  |   | COMPANIES AFFORDING COVERAGE   |                     |                                      |   |                            |
|   |  |   | COMPANY<br>A   | A Insurance Company |                                      |   |                            |
| INSURED   |  |   | COMPANY<br><b>B</b>  | Insurance Company   |                                      |   |                            |
|   |  |   | COMPANY<br>C   | Insurance Company   |                                      |   |                            |
|   |  |   | COMPANY<br>D   | Insurance Company   |                                      |   |                            |
| COVERAGES<br>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE DESCRIBED HEREIN HAVE BEEN ISSUED TO THE INSURED NAMED HEREIN FOR THE POLICY<br>PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO<br>WHICH THE CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL<br>TERMS, CONDITIONS AND EXCLUSIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. |  |   |  |                     |                                      |   |                            |
| CO<br>LTR   | TYPE OF INSURANCE  | POLICY NUMBER                                 | POLICY EFFE<br>DATE (MM/D  |                     | POLICY EXPIRATION<br>DATE (MM/DD/YY) | LIM   | ITS                        |
| Α   | GENERAL LIABILITY  |   | 01/01/0  | ,                   | 01/01/07                             | GENERAL AGGREGATE                               | \$ 2,000,000               |
|   | X COMMERCIAL GENERAL LIABILITY                                   |   | 01/01/   |                     | 01/01/07                             | PRODUCTS-COMP/OP AGG                            | \$ 2,000,000               |
|   | CLAIMS MADE X OCCUR  |   |  |                     |                                      | PERSONAL & ADV INJURY                           | \$ 1,000,000               |
|   | OWNER'S & CONTRACTOR'S PROT                                      |   |  |                     |                                      | EACH OCCURRENCE                                 | \$ 1,000,000               |
|   |  |   |  |                     |                                      | FIRE DAMAGE (Any one fire)                      | \$ 300,000                 |
|   |  |   |  |                     |                                      | MED EXP (Any one person)                        | \$ 10,000                  |
| В   | AUTOMOBILE LIABILITY   |   | 01/01/0  | )6                  | 01/01/07                             | COMBINED SINGLE LIMIT                           | \$1,000,000                |
|   |  |   |  |                     |                                      |   |                            |
|   | ALL OWNED AUTOS<br>SCHEDULED AUTOS                               |   |  |                     |                                      | BODILY INJURY<br>(Per person)                   |                            |
|   | HIRED AUTOS<br>NON-OWNED AUTOS                                   |   |  |                     |                                      | BODILY INJURY<br>(Per accident)                 |                            |
|   |  |   |  |                     |                                      | PROPERTY DAMAGE                                 |                            |
|   | GARAGE LIABILITY   |   |  |                     |                                      | AUTO ONLY-EA ACCIDENT                           |                            |
|   | ANY AUTO   |   |  |                     |                                      | OTHER THAN AUTO ONLY:                           |                            |
|   |  |   |  |                     |                                      | EACH ACCIDENT                                   |                            |
|   |  |   |  |                     |                                      | AGGREGATE                                       |                            |
|   | EXCESS LIABILITY   |   |  |                     |                                      | EACH OCCURRENCE                                 |                            |
| D   |  |   | 01/01//  |                     | 01/01/05                             |   | <b>2</b> 000 000           |
|   | X UMBRELLA FORM<br>OTHER THAN UMBRELLA FORM                      |   | 01/01/0  | )6                  | 01/01/07                             | AGGREGATE                                       | 3,000,000                  |
|   | WORKERS' COMPENSATION AND  |   |  |                     |                                      | <b>X</b> (m · m · m · m · m · m · m · m · m · m |                            |
| C   | EMPLOYER'S LIABILITY   |   | 01/01/0  | )6                  | 01/01/07                             | X STATUTORY<br>LIMITS                           | <u>ф1 000 000</u>          |
|   | THE PROPRIETOR/ INCL   |   |  |                     |                                      | EACH ACCIDENT<br>DISEASE-POLICY LIMIT           | \$1,000,000<br>\$1,000,000 |
|   | PARTNERS/EXECUTI<br>VE OFFICERS ARE: EXCL                        |   |  |                     |                                      | DISEASE-POLICY LIMIT                            | \$1,000,000                |
|   | OTHER  |   |  |                     |                                      |   | ψ1,000,000                 |
|   |  |   |  |                     |                                      |   |                            |
| DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS<br>Whitney Museum of American Art, its Directors and Officers, Employees, Volunteers and Assigns are included as Additional Insureds.  |  |   |  |                     |                                      |   |                            |
| CERTIFICATE HOLDER CANCELLATION   |  |   |  |                     |                                      |   |                            |
| 99 C  | tney Museum of American Art<br>Gansevoort St<br>7 York, NY 10014 | EXPIRA<br>TO MA<br>BUT FA<br>OF ANY<br>REPRES | SHOULD ANY OF THE POLICIES DESCRIBED HEREIN BE CANCELLED BEFORE THE<br>EXPIRATION DATE THERFORE, THE INSURER AFFORDING COVERAGE WILL ENDEAVOR<br>TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HLDER NAMED HEREIN,<br>BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY<br>OF ANY KIND UPON THE INSURER AFFORDING COVERAGE, ITS AGENTS OR<br>REPRESENTATIVES. |                     |                                      |   |                            |
|   |  | 9/99)   |  |                     |                                      |   |                            |
|   |  |   |  |                     |                                      |   |                            |