



# CITY OF HARTFORD

## DEPARTMENT OF DEVELOPMENT SERVICES - PLANNING DIVISION

### HISTORIC PRESERVATION COMMISSION

For consideration: August 19, 2020

#### STAFF REPORT

**TO:** HARTFORD PRESERVATION COMMISSION

**FROM:** Aimee Chambers, Director of Planning  
Email: [oneplan@hartford.gov](mailto:oneplan@hartford.gov)

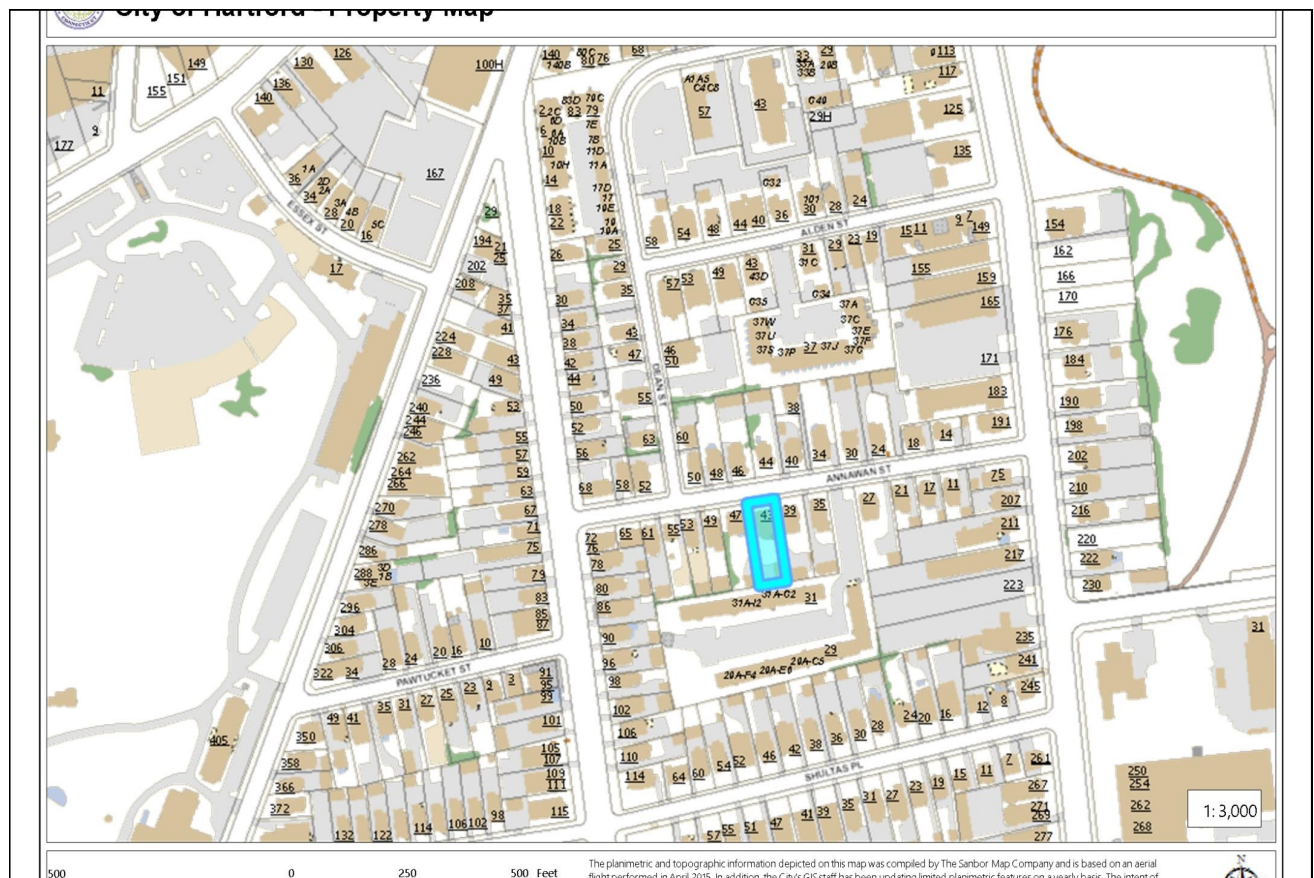
**PROJECT:** 43 Annawan Street  
Parcel ID: 250-57-9173

**ZONE:** N5-3 **HISTORIC DISTRICT:** Shultas Place– Annawan Street State Historic District

**TYPE:** ARTICLE XII HISTORIC PRESERVATION COMMISSION  
Sec. 28-170 through 28-221

**APPLICANT:** Villwell Builders I LLC

**OWNER:** US Bank National Association Trustee



Location Map

## **BACKGROUND INFORMATION**

The applicant is seeking retroactive approval for the demolition of a garage which occurred without permits. The applicant seeks the approval for the property record as it is being transferred to a new owner.

The applicant received administrative approval for work done to the principal structure in April

## **LEGAL STANDARD**

The Commission reviews and acts upon all applications for Document of Suitability. No person or entity may, without first applying and obtaining the approval of the Commission, file an application for a demolition permit, or for a building permit for any protected property as designated in the Historic Preservation Ordinance Sec. 28-219.(c)

*Demolition of a protected property shall be approved by the commission only if the applicant establishes, to the satisfaction of the commission, that (1) there is no economically feasible alternative to demolition or (2) the property, through no fault of any owner of the property after the effective date of this chapter, does not contribute to the architectural or historic character of the district and its demolition will not detract from the architectural or historic character of the district.*

## **STANDARD SPECIFIC TO THE USE**

The commission shall adopt the Secretary of the Interior's Standards for Rehabilitation and the Hartford Guidelines for Renovations and Additions to Historic Buildings.

According to page 27- "*Designing Alterations and Additions*" of the adopted ***Guidelines for Renovations and Additions to Historic Buildings***; "*Alterations and Additions which are in character with the style, detail and massing of the existing building. Alterations and minor additions may reproduce historical style. Larger additions may be contemporary in style and detail, as long as they are compatible in materials, massing and scale to the original.*"

## **FINDING OF FACTS**

<b>CURRENT USE:</b>	Residential/ Garage	<b>PROPOSED USE:</b>	Demolition
<b>YEAR BUILT:</b>	1893	<b>STYLE:</b>	Queen Anne

**Particular Mention in historic nomination:** 2 story frame (vinyl) hipped roof two family house. Large central 3-story 3 sided bay, rising to front cross gable is flanked by enclosed entrance porches. Narrow 1-over-1 windows paired in bay.

**Current Conditions:** The application for demolition is for the two-story three-bay garage at the rear of the property. Photos indicate that the garage was in poor condition. The stairs to the second story were unusable and the building suffered from significant weather damaged and wood rot.

**Condition of other properties in neighborhood:** Other properties in this neighborhood are in fair to good condition. Much of the historic character on the street has been retained and there are several contributing structures for the district.

**COMMENTS RECEIVED** (None requested or received as of August 16th 2020)

**ANALYSIS**

The request is for retroactive approval for the demolition of a 2-story 3 bay garage. The approval is being sought so the applicant can obtain the proper permits to allow for the sale of the property.

The garage was in poor condition. From the photos supplied by the applicant, it appears unlikely that the structure could've been easily saved. The applicant reports that the structure's roof collapsed and that it was beyond repair.

The applicant received administrative approval for work at 43 Annawan Street in April. In June, the applicant emailed inquiring about the demolition. It was not immediately clear whether the demolition had occurred already when the applicant first inquired about it. Staff informed the applicant that the request would need to be reviewed by the Historic Commission.

**STAFF RECOMMENDATION**

Although it is unfortunate that the demolition took place prior to the Historic Commission's review, staff recommends approval.

A draft resolution follows;

**ATTACHMENTS**

1. Photos of the Subject Property
2. Email Correspondence between the applicant and DDS staff
3. Contractor's License and Insurance

**REVIEWED,**

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Aimee Chambers, Director



**CITY OF HARTFORD**  
**HISTORIC PRESERVATION COMMISSION RESOLUTION**  
**43 ANNAWAN STREET**  
**HISTORIC PRESERVATION PROPOSAL**

- Whereas,** The City of Hartford Historic Preservation Commission has reviewed the request for the demolition of 43 Annawan Street; and
- Whereas,** the property is located in the Shultas Place—Annawan Street State Historic District; and
- Whereas,** the structure is a 2 story wood frame garage associated with a 2 story Queen Ann style house; and
- Whereas,** the applicant proposes to demolish this wood frame accessory building to allow for site improvements; and
- Whereas,** these site improvements facilitate the sale of the property; and
- Whereas,** the applicant has submitted all documents required for a building demolition review; and
- Whereas:** staff are unable to determine whether rehabilitation of this building might be economically feasible due to the fact that the structure has already been demolished; and
- Whereas,** the proposed demolition is not consistent with the City’s Historic Design Principles;
- Now therefore be It
- Resolved,** The City of Hartford Historic Preservation Commission hereby approves the proposed demolition with the following condition:
- Be It Further,  
This 19th day of August 2020.
- Resolved,**

ATTACHMENT A: Photos



03/24/2020 10:46:14





03/24/2020 10:48:25



03/24/2020 10:50:07



03/24/2020 10:46:28





03/24/2020 10:46:30



03/24/2020 10:48:02



03/24/2020 10:46:47

## Attachment B: Emails regarding demolition request

**From:** [Hopkins, Jonathan](#)  
**To:** [Chambers, Aimee](#)  
**Subject:** Fw: 43 Annawan St, Historic Property Demolition  
**Date:** Thursday, July 16, 2020 4:01:03 PM

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Aimee,

My understanding is that a garage in the backyard of 43 Annawan Street was demolished without Historic approval. The owner is seeking retroactive approval for the demolition. This was supposed to be discussed at June's HPC meeting, but we ran out of time. I don't know if the Commission would want to review this as an application, or if they would be fine with it being administratively approved (which I'm not sure is possible for a demolition).

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**From:** Villwell Builders <[villwellsg@gmail.com](mailto:villwellsg@gmail.com)>  
**Sent:** Thursday, July 16, 2020 2:25 PM  
**To:** Hopkins, Jonathan <[Jonathan.Hopkins@hartford.gov](mailto:Jonathan.Hopkins@hartford.gov)>  
**Subject:** Re: 43 Annawan St, Historic Property Demolition

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe. Please contact the helpdesk at 860-757-9411 if you have any questions.

Hello Jonathan,

Reaching out about \$3-45 Annawan . The bank needs to know when this permit will be taken care of . The sale of the property is being held back due to this .

THank you  
Nicole

On Mon, Jun 15, 2020 at 12:17 PM Hopkins, Jonathan <[Jonathan.Hopkins@hartford.gov](mailto:Jonathan.Hopkins@hartford.gov)> wrote:

I will let the Commission know about this demolition at this Wednesday's meeting and I'll see what they say. Is the applicant coming in now trying to get Building Permits after they demolished the garage?

---

**From:** Fry, Sandra  
**Sent:** Monday, June 15, 2020 10:53 AM  
**To:** Cruz, Carlos <[Carlos.Cruz@hartford.gov](mailto:Carlos.Cruz@hartford.gov)>; Hopkins, Jonathan <[Jonathan.Hopkins@hartford.gov](mailto:Jonathan.Hopkins@hartford.gov)>  
**Cc:** [villwellsg@gmail.com](mailto:villwellsg@gmail.com)  
**Subject:** RE: 43 Annawan St, Historic Property Demolition

The way the ordinance reads is that any demolition in a historic district requires historic approval, whether or not the structure is visible from the street. We did an administrative approval of a garage that was not visible from the street a year ago and the Commission

made clear that no demolitions, even of structures that are not visible from the street, can be approved without first coming before the Commission. Don't know if there have been any changes to this more recently. I will let Jonathan weigh in on whether this needs to come to the commission now.

Sandy Fry  
Senior Project Manager  
Bicycle and Pedestrian Coordinator  
Department of Development Services  
City of Hartford

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**From:** Cruz, Carlos  
**Sent:** Monday, June 15, 2020 10:16 AM  
**To:** Hopkins, Jonathan <[Jonathan.Hopkins@hartford.gov](mailto:Jonathan.Hopkins@hartford.gov)>; Fry, Sandra <[Sandra.Fry@hartford.gov](mailto:Sandra.Fry@hartford.gov)>  
**Cc:** [villwellsg@gmail.com](mailto:villwellsg@gmail.com)  
**Subject:** 43 Annawan St, Historic Property Demolition

Good morning,

A detached garage at this historic property was demolished, the roof was collapsed and building was beyond repair and not visible from the street per the applicant, garage was in the rear of the property. Is this something that Historic would have wanted to look at prior to demolition or still needs to look at?

Respectfully,

Carlos L Cruz  
Zoning Enforcement Officer  
City of Hartford - Department of Developmental Services  
250 Constitution Plaza, 4<sup>th</sup> Floor  
Hartford, CT 06103  
860-757-9275  
[carlos.cruz@hartford.gov](mailto:carlos.cruz@hartford.gov)

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**VillWellBuilders, LLC**

2714 East Main Street  
Waterbury, CT 06705  
(203) 879-2118  
<https://www.villwell.com/>  
<https://www.facebook.com/villwellbuilders/>



[Print](#) | [Close Window](#)

**Subject:** Fwd: 43-45 Annawan  
**From:** Villwell Builders <[villwellsg@gmail.com](mailto:villwellsg@gmail.com)>  
**Date:** Tue, Aug 04, 2020 9:31 am  
**To:** Andrea Fortier <[afortier@villwell.com](mailto:afortier@villwell.com)>

Thank you  
Jay Rainville  
Villwell Builders I LLC  
W:888-256-3780  
F:203-568-0334  
C:203-509-4103  
Sent from my iPhone

Please give us a review on Angies list: <http://www.angieslist.com/AngiesList/Review/7677604>

Begin forwarded message:

**From:** "Cruz, Carlos" <[Carlos.Cruz@hartford.gov](mailto:Carlos.Cruz@hartford.gov)>  
**Date:** July 29, 2020 at 10:13:54 AM EDT  
**To:** Villwell Builders <[villwellsg@gmail.com](mailto:villwellsg@gmail.com)>  
**Subject:** RE: 43-45 Annawan

Good morning,

We do not have a pending application for 43 Annawan in our system, tgis type of application would require approval from the Historic Preservation Commission. The next Historic Preservation Commission meeting is on August 19, 2020 and the deadline for submission is August 4, 2020. Please make an appointment for submission by calling 860-757-9307 or 860-757-9239. You can also apply online at [hartfordct.gov](http://hartfordct.gov) and search "apply for historic review".

Respectfully,

Carlos L Cruz  
Zoning Enforcement Officer  
City of Hartford - Department of Developmental Services  
250 Constitution Plaza, 4<sup>th</sup> Floor  
Hartford, CT 06103  
860-757-9275  
[carlos.cruz@hartford.gov](mailto:carlos.cruz@hartford.gov)

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**From:** [Villwell Builders](#)  
**Sent:** Tuesday, July 28, 2020 12:28 PM  
**To:** [Cruz, Carlos](#)  
**Subject:** 43-45 Annawan

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I needs a statues on this property application for the demolition of the garage , This is holding up the sale of the property . I called multiple times no one is getting back to me. Your mailbox is unfortunately full .

Thank you  
Nicole

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**VillWell Builders, LLC**

2714 East Main Street  
Waterbury, CT 06705  
(203) 879-2118  
<https://www.villwell.com/>  
<https://www.facebook.com/villwellbuilders/>

**Attachment C: Contractor's License and Insurance**

CPL-02 Rev 06/13

724172  
LIMITED LIABILITY COMPANY

**STATE OF CONNECTICUT  
DEPARTMENT OF CONSUMER PROTECTION**

450 Columbus Boulevard ♦ Hartford Connecticut 06103

Attached is your Home Improvement Contractor registration. This registration is not transferable. The Department of Consumer Protection must be notified of any changes to your registration within thirty (30) days of such change. Questions regarding this registration can be directed to the License Services Division at (860) 713-6000 or email [dcp.licenseservices@ct.gov](mailto:dcp.licenseservices@ct.gov).

In an effort to be more efficient and Go Green, the department asks that you keep your email information with our office current to receive correspondence. You can access your account at [www.elicense.ct.gov](http://www.elicense.ct.gov) to verify, add or change your email address.

Visit our web site at [www.ct.gov/dcp](http://www.ct.gov/dcp) to verify registrations, download applications and the booklet for The Connecticut Contractor for Home Improvement and New Home Construction.

VILLWELL BUILDERS I LLC  
2714 East Main St  
Waterbury, CT 06705-2839

**STATE OF CONNECTICUT  
DEPARTMENT OF CONSUMER PROTECTION**

**HOME IMPROVEMENT CONTRACTOR**

VILLWELL BUILDERS I LLC  
2714 E MAIN ST  
WATERBURY, CT 06705-2839

Registration #	Effective	Expiration
HIC.0674278	12/01/2019	11/30/2020

SIGNED

**STATE OF CONNECTICUT ♦ DEPARTMENT OF CONSUMER PROTECTION**

Be it known that,

**VILLWELL BUILDERS I LLC  
2714 E MAIN ST  
WATERBURY, CT 06705-2839**

has satisfied the qualifications required by law and is hereby registered as a

**HOME IMPROVEMENT CONTRACTOR**

**Registration # HIC.0674278**

Effective: 12/01/2019

Expiration: 11/30/2020

Michelle Sengul, Commissioner





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

09/26/2019

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:
Wolcott Insurance Group, LLC	PHONE (A/C, No., Ext.): (203) 879-2501
4 Brookdale St	FAX (A/C, No.): (888) 958-1423
Wolcott CT 06716	E-MAIL ADDRESS: office@wigct.com
	INSURER(S) AFFORDING COVERAGE
	INSURER A: Ohio Mutual
	INSURER B: Liberty Mutual
	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 SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR		BP 0034083 00	04/17/2019	04/17/2020	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Each occurrence) \$300,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000 OTHER \$
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC					
	OTHER:					
INSURED	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 (Each accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ OTHER \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE					EACH OCCURRENCE \$ AGGREGATE \$ OTHER \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under A1 DESCRIPTION OF OPERATIONS below	Y/N Y N/A	06-15628-18277-449861	09/25/2019	09/25/2020	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$500,000 E.L. DISEASE - EA EMPLOYED \$500,000 E.L. DISEASE - POLICY LIMIT \$500,000

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

CERTIFICATE HOLDER

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





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/11/2020

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 have ADDITIONAL INSURED provisions or 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).

<b>PRODUCER</b> Milburn Insurance Group, LLC 750 Straits Turnpike  Middlebury CT 06762	<b>CONTACT NAME:</b> Mike Milburn <b>PHONE (A/C, No, Ext):</b> 203-528-4015 <b>FAX (A/C, No):</b> <b>E-MAIL ADDRESS:</b> mmilburn@milburnins.com <b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> WESTERN WORLD INS CO <b>INSURER B:</b> NGM INS CO <b>INSURER C:</b> NAUTILUS INSURANCE CO <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>	<b>NAIC #</b> 13196 14788 17370
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<b>COVERAGES</b>	<b>CERTIFICATE NUMBER:</b>	<b>REVISION NUMBER:</b>
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 CERTIFICATION 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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			NPP8619115	02/07/2020	02/07/2021	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPI/OP AGG \$ 2,000,000
B	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY			B1P2835K	11/08/2019	11/08/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ UM/UIM \$ 1,000,000
C	<input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			AN081749	2/13/2020	2/7/2021	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE <input type="checkbox"/> OTHER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	<b>POLLUTION LIABILITY</b>			CPL2008493-17	4/17/2020	4/17/2021	per occurrence limit \$ 1,000,000 General aggregate \$ 1,000,000

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

**CERTIFICATE HOLDER****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

Annmarie Corridore

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