RUMINCO LTD

(Hereinafter Referred to as "THE COMPANY")
ARTEX RISK SOLUTIONS (BERMUDA) LTD.
6th Floor Cumberland House, 1 Victoria Street
PO BOX HM 2000
Hamilton HM 12 Bermuda

Certificate Holder: Evidence of Coverage

CERTIFICATE OF INSURANCE

DATE: 7/1/2017

"THIS IS TO CERTIFY THAT "THE COMPANY" HAS IN FORCE AS OF THE DATE HEREOF THE FOLLOWING POLICY"

NAMED AND ADDRESS OF INSURED:

Regents of the University of Minnesota

Risk Management & Insurance Attn: Pam Ubel

208 WBOB, 1300 South Second Street

Minneapolis MN 55454 Phone: (612)-624-5884

COVERAGE	POLICY NO.	POLICY TERM	LIMITS OF LIABILITY
GENERAL LIABILITY CLAIMS MADE General Agg Limit Applies Per Policy	RUM-1005-17	07/01/2017 to 07/01/2020	\$1,000,000 EACH CLAIM \$3,000,000 EACH OCCURRENCE \$5,000,000 AGGREGATE INCLUDED DAMAGE TO RENTED PREMISES INCLUDED PERSONAL & ADV INJURY INCLUDED PRODUCTS- COMP/OP AGG
AUTOMOBILE LIABILITY	RUM-1001-17	07/01/2017 to 07/01/2020	\$1,500,000 COMBINED SINGLE LIMIT EACH OCCURRENCE \$500,000 BODILY INJURY EACH PERSON
WORKERS' COMPENSATION & EMPLOYERS' LIABILITY	W.C. SELF INSURED E.L. RUM-1005-17	07/01/2017 to 07/01/2020	STATUTORY LIMITS: WORK COMP \$500,000 E.L. EACH ACCIDENT \$500,000 E.L. DISEASE- EA EMPLOYEE \$500,000 E.L. DISEASE- POLICY LIMIT
PROFESSIONAL LIABILITY	RUM-1005-17	07/01/2017 to 07/01/2020	\$1,000,000 EACH CLAIM \$3,000,000 EACH OCCURRENCE \$5,000,000 AGGREGATE

DESCRIPTION AND LOCATION OF OPERATIONS COVERED

The coverage certified herein includes Professional Liability for the University of Minnesota health professional students and staff acting within the scope of their duties.

Policy retroactive date is December 30, 1986.

This Certificate of Insurance neither affirmatively, nor negatively amends, extends or alters the coverage afforded by the policy shown above.

In the event of any material change in or cancellation of the policy, "THE

COMPANY" will endeavor to mail 30 days notice to the addressee,

AUTHORIZED REPRESENTATIVE

RUMINCO, LTD.

ARTEX RISK SOLUTIONS (BERMUDA) LTD.

Esuara Cox

but undertakes no responsibility by reason of

failure to do so.

As Managers.

BY