

**P.D.FOSTER INSURANCE (1982) LTD.  
10 PINE STREET  
FLORENCEVILLE, NB E7L 1X1  
PHONE: 392-6073 FAX: 392-6639  
fostins@nbnet.nb.ca**

December 18, 2003

TO WHOM IT MAY CONCERN:

AYR Motor Express Inc.  
46 Poplar Street, Unit 1  
Woodstock, NB  
E7M 4G2

Coverage: Effective December 24, 2003

Expiry Date: December 24, 2004

Company: Markel Insurance Company

Policy #2004642

Coverage: Public Liability & Property Damage  
\$5,000,000 Limits  
\$500,000 Cargo - all Risk  
Non-owned Trailer - \$60,000 Limits

Umbrella Policy:

Company: Elliott Special Risks Ltd/Temple

Policy #ET61337

Coverage: \$5,000,000 Public Liability & Property Damage

Sincerely Yours,

  
P. D. FOSTER INS (1982) LTD