



THE UNITED FIRE GROUP

United Fire & Casualty Company
United Life Insurance Company
Addison Insurance Company
Lafayette Insurance Company
Insurance Brokers & Managers, Inc.
American Indemnity Companies

RIDER

TO BE ATTACHED TO AND FORM PART OF

Master Plumber BOND NO. 55-150569 IN FAVOR OF State of Minnesota ON BEHALF OF
S & S Plumbing & Heating Inc. EFFECTIVE 5-26-1993

IT IS AGREED THAT, in consideration of the original premium charged for this bond, and any additional premium that may be properly chargeable as a result of this rider.

1. The Surety hereby gives its consent to:

- INCREASE
- CHANGE THE NAME OF THE PRINCIPAL
- DECREASE
- CHANGE THE ADDRESS OF THE PRINCIPAL
- CHANGE THE EFFECTIVE DATE
- CHANGE THE EXPIRATION DATE
- OTHER

of the attached bond

FROM: Two thousand and no/100 (\$2,000.00)

TO: Twenty-five thousand and no/100 (\$25,000.00)

EFFECTIVE: December 31, 2001



2. **PROVIDED**, however, that the attached bond shall be subject to all its agreements, limitations, and conditions except as herein expressly modified, and that the liability of the Surety under the attached bond and under the attached bond as changed by this rider shall not be cumulative.

3. Signed, and sealed this 29th day of November, 2001.

ACCEPTED BY:

UNITED FIRE & CASUALTY COMPANY

Title

By:
Attorney-in-Fact

0104444

(INDIVIDUAL OR PARTNERSHIP ACKNOWLEDGMENT)

STATE OF _____)
ss
COUNTY OF _____)

On the _____ day of _____, _____, before me, a Notary Public within and for said county, personally appeared, _____

to me known to be the person(s) described in and who executed the foregoing instrument, as Principal(s), and acknowledged to me that he executed the same as h free act and deed.

(Notarial Seal)

Notary Public, _____
County, _____
My commission expires _____

CORPORATE ACKNOWLEDGMENT

STATE OF _____)
ss.
COUNTY OF _____)

On the _____ day of _____, before me personally appeared

to me known, who being by me duly sworn, did depose and say: that he resides in _____ that he is the _____ President of the _____

the corporation described in and which executed the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the board of directors of said corporation; and that he/she signed his/her name thereto by like order.

(Notarial Seal)

Notary Public, _____
County, _____
My commission expires _____

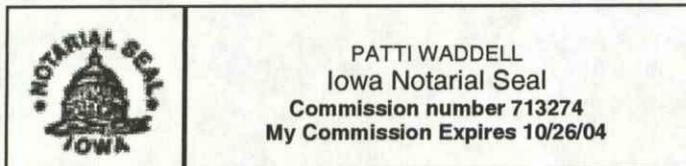
ACKNOWLEDGMENT OF CORPORATE SURETY

STATE OF IOWA
ss.
COUNTY OF LINN

On this 29th day of November, 2001, before me appeared Judith A. Davis to me personally known, who being by me duly sworn, did say that she is the aforesaid officer or attorney in fact of the UNITED FIRE & CASUALTY COMPANY a corporation; that the seal affixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of said corporation by the aforesaid officer, by authority of its board of directors; and the aforesaid officer acknowledged said instrument to be the free act and deed of said corporation.

(Notarial Seal)

Patti Waddell
Notary Public, Linn
County, Iowa
My Commission expires 10-26-04





UNITED FIRE & CASUALTY COMPANY

HOME OFFICE - CEDAR RAPIDS, IOWA

CERTIFIED COPY OF POWER OF ATTORNEY

(Original on file at Home Office of Company - See Certification)

KNOW ALL MEN BY THESE PRESENTS, That the UNITED FIRE & CASUALTY COMPANY, a corporation duly organized and existing under the laws of the State of Iowa, and having its principal office in Cedar Rapids, State of Iowa, does make, constitute and appoint **SCOTT MCINTYRE, JR., OR DAVID A. LANGE, OR DAVID G. DENNIS, OR JUDITH A. DAVIS, OR CONNIE J. SNYDER, OR DENNIS J. RICHMANN, OR TODD A. KRAMER, OR MICHAEL D. MAY, OR STEVEN P. PRUESS, OR BEN ALBERTSON, OR RANDY RAMLO, ALL INDIVIDUALLY**

of INTER DEPT USE ONLY CEDAR RAPIDS IA 52407

its true and lawful Attorney(s)-in-Fact with power and authority hereby conferred to sign, seal and execute in its behalf all lawful bonds, undertakings and other obligatory instruments of similar nature as follows: **ANY AND ALL BONDS**

and to bind UNITED FIRE & CASUALTY COMPANY thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of UNITED FIRE & CASUALTY COMPANY and all the acts of said Attorney, pursuant to the authority hereby given are hereby ratified and confirmed.

The Authority hereby granted shall expire **OCTOBER 10th 2003** unless sooner revoked.

This power of Attorney is made and executed pursuant to and by authority of the following By-Law duly adopted by the Board of Directors of the Company on April 18, 1973.

"Article V - Surety Bonds and Undertakings."

Section 2, Appointment of Attorney-in-Fact. "The President or any Vice President, or any other officer of the Company, may, from time to time, appoint by written certificates attorneys-in-fact to act in behalf of the Company in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. The signature of any officer authorized hereby, and the Corporate seal, may be affixed by facsimile to any power of attorney or special power of attorney or certification of either authorized hereby; such signature and seal, when so used, being adopted by the Company as the original signature of such officer and the original seal of the Company, to be valid and binding upon the Company with the same force and effect as though manually affixed. Such attorneys-in-fact, subject to the limitations set forth in their respective certificates of authority shall have full power to bind the Company by their signature and execution of any such instruments and to attach the seal of the Company thereto. The President or any Vice President, the Board of Directors or any other officer of the Company may at any time revoke all power and authority previously given to any attorney-in-fact.

IN WITNESS WHEREOF, the UNITED FIRE & CASUALTY COMPANY has caused these presents to be signed by its vice president and its corporate seal to be hereto affixed this **10th day of OCTOBER**, A.D. 2001

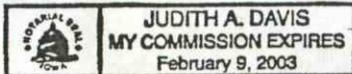


UNITED FIRE & CASUALTY COMPANY

By *John R. Cruise*
Vice President

State of Iowa, County of Linn, ss:

On this **10th** day of **OCTOBER** **2001**, before me personally came **JOHN R. CRUISE** to me known, who being by me duly sworn, did depose and say: that he resides in Cedar Rapids, State of Iowa; that he is a Vice President of the UNITED FIRE & CASUALTY COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of said corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed pursuant to authority given by the Board of Directors of said corporation and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporation.



Judith A. Davis
Notary Public
My commission expires **2-9**, **2003**

CERTIFICATION

I, the undersigned officer of the UNITED FIRE & CASUALTY COMPANY, do hereby certify that I have compared the foregoing copy of the Power of Attorney and affidavit, and the copy of the Section of the by-laws of said Company as set forth in said Power of Attorney, with the ORIGINALS ON FILE IN THE HOME OFFICE OF SAID COMPANY, and that the same are correct transcripts thereof, and of the whole of the said originals, and that the said Power of Attorney has not been revoked and is now in full force and effect.

In testimony whereof I have hereunto subscribed my name and affixed the corporate seal of the said Company this **29th** day of **November** **20 01**



Robert A. ...
Secretary