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MEMORANDUM OF INSURANCE					DATE 21-Dec-2021	
<p>This Memorandum is issued as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of this Memorandum. This Memorandum does not amend, extend or alter the coverage described below. This Memorandum may only be copied, printed and distributed within an authorized viewer and may only be used and viewed by an authorized viewer for its internal use. Any other use, duplication or distribution of this Memorandum without the consent of Marsh is prohibited. "Authorized viewer" shall mean an entity or person which is authorized by the insured named herein to access this Memorandum via <a href="https://marshdigital.marsh.com/marshconnect/viewMOI.action?clientId=523884682">https://marshdigital.marsh.com/marshconnect/viewMOI.action?clientId=523884682</a>. The information contained herein is as of the date referred to above. Marsh shall be under no obligation to update such information.</p>						
<b>PRODUCER</b> Marsh USA Inc. ("Marsh")				<b>COMPANIES AFFORDING COVERAGE</b>		
<b>INSURED</b> Winfield Solutions LLC dba Winfield United 4001 Lexington Avenue North Arden Hills Minnesota 55126 United States				Co. A Old Republic Insurance Company		
				Co. B		
				Co. C		
				Co. D		
				Co. E		
				Co. F		
<b>COVERAGES</b>						
<p>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 MEMORANDUM 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</p>						
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS LIMITS IN USD UNLESS OTHERWISE INDICATED	
A	GENERAL LIABILITY  Commercial General Liability  Occurrence	MWZY316664 Limits apply in excess of \$500,000 SIR	01-Jan-2022	01-Jan-2025	GENERAL AGGREGATE	USD \$10,000,000
					PRODUCTS - COMP/OP AGG	USD \$10,000,000
					PERSONAL AND ADV INJURY	USD \$4,500,000
					EACH OCCURRENCE	USD \$4,500,000
					FIRE DAMAGE (ANY ONE FIRE)	USD \$500,000
					MED EXP (ANY ONE PERSON)	
A	AUTOMOBILE LIABILITY  Any Auto	MWTB316663	01-Jan-2022	01-Jan-2025	COMBINED SINGLE LIMIT	USD \$5,000,000
					BODILY INJURY (PER PERSON)	
					BODILY INJURY (PER ACCIDENT)	
					PROPERTY DAMAGE	
	EXCESS LIABILITY				EACH OCCURRENCE	
					AGGREGATE	
A	WORKERS COMPENSATION / EMPLOYERS LIABILITY	MWC31439422	01-Jan-2022	01-Jan-2023	WORKERS COMP LIMITS	
A		MWXS31439522 (XS OH Only)	01-Jan-2022	01-Jan-2023	EL EACH ACCIDENT	USD \$2,000,000
					EL DISEASE - POLICY LIMIT	USD \$2,000,000
					EL DISEASE - EACH EMPLOYEE	USD \$2,000,000
<p>The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized.</p>						

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<b>PRODUCER</b> Marsh USA Inc. ("Marsh")	<b>INSURED</b> Winfield Solutions LLC dba Winfield United 4001 Lexington Avenue North Arden Hills Minnesota 55126 United States	
<b>ADDITIONAL INFORMATION</b> <p>Additional Insured status will apply under the General Liability policy, but only to the extent required by written contract with named insured prior to loss. This insurance is deemed primary and non-contributory to any insurance maintained by the additional insured, but only to the extent required by written contract with named insured prior to loss.</p> <p>Waiver of Subrogation (Blanket) endorsement will apply under the General Liability policy, but only to the extent required by written contract with the named insured prior to loss.</p> <p>Additional Insured status will apply under Auto Liability coverage, but only to the extent required by written contract with the named insured prior to loss.</p> <p>Waiver of Our Right to Recover From Others endorsement will apply under the Workers' Compensation &amp; Employer's Liability policies, but only to the extent required by written contract with the named insured prior to loss.</p> <p>Excess Workers' Compensation &amp; Employer's Liability MWXS31439522 coverage applies in excess of USD \$250,000 Self-Insured Retention (Employer's Liability USD \$1,750,000 Each Accident; USD \$1,750,000 Disease-Policy Limit; USD \$1,750,000 Disease-Each Employee.</p> <p>The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized.</p>		

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