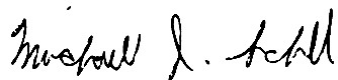




AVEMCO INSURANCE COMPANY
Frederick, Maryland

IN WITNESS WHEREOF, the Company has caused this policy to be executed and attested, but this policy shall not be valid unless countersigned by a duly authorized representative of the company.



Michael J. Schell
President & CEO



Christopher L. Martin
Executive Vice President & Secretary

SPECIMEN