



NON-HAZARDOUS LIQUID WASTE TRANSPORTERS PERMIT APPLICATION

Groundwater Discharges Section, Division of Water
DE Department of Natural Resources and Environmental
Control

89 Kings Highway, Dover DE 19901
(302) 739-9948

1. Permit Number (For renewals only): DE-WH-080

2. Company Information

Company Name: Robinson's Sewage Disposal

Telephone: 302-539-2351

Fax: 3025392941

Address (street, city, state and zip code): 34309 Burton Farm Road, Frankford, Delaware, 19945

Company Email Address & Contact Name: fourjspowell@aol.com, James Powell

3. Owner/President Business Information

Name: James Powell

Business Telephone: 3025392351

Business Address if different from above (street, city, state and zip code):

4. Vehicle(s) Information (Attach additional sheets if necessary to identify each vehicle used for transport.)

	Make	Model	Year	Vehicle Type (Tank, Trailer, Etc.)	License Plate Number	State of Registration	Capacity (gal)
1	Chevy	Kodiak	1991	tank	C1108	Delaware	2,500

* Please submit a Certificate of Insurance for each vehicle listed demonstrating commercial automobile liability insurance with a combined single limit of at least \$100,000.

Certificate of insurance uploaded: ***Certif of Ins.pdf , COI Robinson Sewage.docx***

5. Please Check Type(s) of Waste Being Transported and Provide the Information Requested in the Indicated Sections for Each Waste Type Checked

	✓	Waste Type	Quantity Collected
i.	✓	Septage	257,000 gal/yr
ii.	✓	Holding Tank Waste	50,000 gal/yr
iii.		Grease Trap Waste and/or Cooking Oil Waste	gal/yr
iv.		Portable Toilet Waste	gal/yr
v.		Municipal or Industrial Biosolids	# wet tons/yr
vi.		Sludge From Package Treatment Plants	# wet tons/yr
vii.		Other Non-Hazardous Liquid Waste	gal/yr

Documents required for all new permit applications *and* renewals:

- Attach an Operation Plan detailing the following:
 - a spill reporting and clean-up plan,
 - plans for cleaning vehicles,
 - recordkeeping procedures and
 - days and hours of operation.
- Attach a list of all disposal facilities to be used. Include a copy of the permit/authorization letter from each disposal facility stating the company is currently authorized to discharge the requested waste stream (i.e. septage, holding tank waste, portable toilet waste, etc.) to the facility. Authorization documentation is required for both new and renewal applications.

7 DelC §6023(d): No person shall haul, convey or transport any liquid waste in any container without a license issued by the Department.

Septage
<p>1. Attach a list of all Class F Licensees currently working for the company.</p> <p>If there are no Class F licensees currently working for the company, please note according to Section 4.1.6 of the State of Delaware Regulations Governing the Design, Installation and Operation of On-Site Wastewater Treatment and Disposal Systems, all individuals who will be responsible for removal, transportation or disposal of the solid and liquid contents of septic tanks, cesspools, grease traps, seepage pits, holding tanks, portable toilets or other wastewater treatment or disposal facilities must obtain a Class F license before pumping. In order for an individual to obtain a Class F license.</p>
<p>Class F Licenses uploaded: <i>Powell septic license.pdf</i></p>

Holding Tanks
<p>1. Attach a list of all Class F Licensees currently working for the company.</p> <p>If there are no Class F licensees currently working for the company, please note according to Section 4.1.6 of the State of Delaware Regulations Governing the Design, Installation and Operation of On-Site Wastewater Treatment and Disposal Systems, all individuals who will be responsible for removal, transportation or disposal of the solid and liquid contents of septic tanks, cesspools, grease traps, seepage pits, holding tanks, portable toilets or other wastewater treatment or disposal facilities must obtain a Class F license before pumping. In order for an individual to obtain a Class F license</p>
<p>Class F Licenses uploaded: <i>Powell septic license.pdf</i></p>

Grease Trap Waste and/or Cooking Oil Waste
--

1. Attach a list of all disposal facilities to be used.
2. Attach a list of all Class F Licensees currently working for the company. If there are no Class F Licensees currently working for the company, please note according to Section 4.1.6 of the State of Delaware Regulations Governing the Design, Installation and Operation of On-Site Wastewater Treatment and Disposal Systems, all individuals who will be responsible for removal, transportation or disposal of the solid and liquid contents of septic tanks, cesspools, grease traps, seepage pits, holding tanks, portable toilets or other wastewater treatment or disposal facilities must obtain a Class F license before pumping. For a Class F License application, please contact the Licensing Coordinator at 302-739-9948.
Grease Trap Waste Disposal Facilities to be used: Class F Licenses Uploaded:

Portable Toilets
1. Attach a list of all Class F Licensees currently working for the company. If there are no Class F Licensees currently working for the company, please note according to Section 4.1.6 of the State of Delaware Regulations Governing the Design, Installation and Operation of On-Site Wastewater Treatment and Disposal Systems, all individuals who will be responsible for removal, transportation or disposal of the solid and liquid contents of septic tanks, cesspools, grease traps, seepage pits, holding tanks, portable toilets or other wastewater treatment or disposal facilities must obtain a Class F license before pumping.
Class F Licenses uploaded:
3. Quantity of portable toilets you own:

Municipal and Industrial Biosolids
1. Identify all Facilities the company will service by attaching a table listing the following: Facility Name of Sludge Generator # Estimated Volume of Sludge to be Transported # Disposal Facility* * If sludge is to be land applied, include the current Agricultural Utilization Permit Number for that facility.
Municipal and Industrial Biosolids <i>Disposal Facilities</i> :
2. Provide transportation routes from all generating facilities to all applicable disposal facilities.
Municipal and Industrial Biosolids <i>Transportation Routes</i> :
3. Indicate any treatment the sludge has undergone before transportation (for example anaerobic digestion, aerobic digestion, lime stabilization, composting, or dewatering).
Sludge Treatment Description Upload:

4. Provide results of a laboratory analysis of a representative sample of the sludge which was obtained not more than 6 months before submission of the application unless these results would be submitted as a part of the land application program. The analysis shall include, as a minimum, percent solids, pH, and the dry weight concentration of total nitrogen, ammonium, nitrate, total phosphorous, total potassium, cadmium, copper, mercury, nickel, lead, zinc, arsenic, selenium, and molybdenum.

Sludge From Package Treatment Plants Laboratory Analysis Uploaded:

Sludge From Package Treatment Plants

1. Identify all Facilities the company will service by attaching a table listing the following:
Facility Name of Sludge Generator # Estimated Volume of Sludge to be Transported #
Disposal Facility*

* If sludge is to be land applied, include the current Agricultural Utilization Permit Number for that facility.

Sludge From Package Treatment Plants *Disposal Facilities*:

2. Provide transportation routes from all generating facilities to all applicable disposal facilities.

Sludge From Package Treatment Plants *Transportation Routes*:

3. Indicate any treatment the sludge has undergone before transportation (for example anaerobic digestion, aerobic digestion, lime stabilization, composting, or dewatering).

Sludge Treatment Description Upload:

4. Provide results of a laboratory analysis of a representative sample of the sludge which was obtained not more than 6 months before submission of the application unless these results would be submitted as a part of the land application program. The analysis shall include, as a minimum, percent solids, pH, and the dry weight concentration of total nitrogen, ammonium, nitrate, total phosphorous, total potassium, cadmium, copper, mercury, nickel, lead, zinc, arsenic, selenium, and molybdenum.

Sludge From Package Treatment Plants Laboratory Analysis Uploaded:

Other Non-Hazardous Liquid Wastes

1. Describe the source, nature and make-up of the non-hazardous liquid waste to be transported.

2. Will any of the wastes contain petroleum products (i.e. oil, gas, grease, etc.)?

_____ Yes _____ No :

* Transportation of liquid wastes containing any petroleum products will require a permit from the Division of Waste & Hazardous Substances (302-739-9400).

Operating Plan
<p>Attach an Operation Plan detailing the following: a spill reporting and clean-up plan, plans for cleaning vehicles, recordkeeping procedures and days and hours of operation.</p>
<p>Operating Plan Upload: <i>procedures.docx</i></p>

Disposal Facilities
<p>Attach a list of all disposal facilities to be used. Include a copy of the permit/authorization letter from each disposal facility stating the company is currently authorized to discharge the requested waste stream (i.e. septage, holding tank waste, portable toilet waste, etc.) to the facility.</p>
<p>Disposal Facilities Upload: <i>Sussex approval.pdf , Document_2025-07-13_160408 (1).pdf</i></p>

Proof of Bond (If applicable)
<p>Proof of Bond - Part III B, Section 500 of the Guidance and Regulations Governing the Land Treatment of Wastes directs, as a requirement for keeping a permit issued under these Regulations, the permittee to file a bond or other security in the amount of Five Thousand Dollars (\$5,000) with the Department. The bond is to be payable to the Department and the obligation of the bond shall be conditioned upon the fulfillment of all requirements related to the permit. If this application is for permit renewal, please submit a copy of the current Transporters Bond certification.</p>
<p>Proof of Bond Upload: <i>Bond.pdf , 2025-07-13_160734.pdf</i></p>

8. Certification	
<p>I certify that all information submitted as part of this application is true and correct to the best of my knowledge and belief.</p>	
<p>Printed Name of Applicant: James Powell</p>	<p>Date Submitted via DNREC ePermitting: 2025-07-13 16:11:51</p>



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
07/10/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	PHONE (A/C, No, Ext): (410) 546-5575		FAX (A/C, No): (410) 742-2473
Mann and Gray	E-MAIL ADDRESS:			
100 S. CAMDEN AVE.				
Fruitland MD 21826	INSURER(S) AFFORDING COVERAGE		NAIC #	
INSURED	INSURER A: Utica Mutual		25976	
James Randy Powell DBA Robinson Sewage Disposal	INSURER B: Republic Franklin		12475	
34309 BURTON FARM RD	INSURER C:			
FRANKFORD DE 19945	INSURER D:			
	INSURER E:			
	INSURER F:			

COVERAGES		CERTIFICATE NUMBER: CL2561005908		REVISION NUMBER:		
THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.						
INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:		4785409	08/27/2024	08/27/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Suppl Pay Loss of \$ 500 SOMAINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ Uninsured motorist \$ 1,000,000
B	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY		4785368	08/27/2024	08/27/2025	Uninsured motorist \$ 1,000,000 EACH OCCURRENCE \$ AGGREGATE \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$					PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/> N/A				E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)						

CERTIFICATE HOLDER	CANCELLATION
Delaware Department of Natural Resources and Environmental Control Division of Water Resource Protection Section 89 Kings Highway Dover, DE 19901	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE

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State of Delaware
Department of Natural Resources and Environmental Control
Division of Water
89 Kings Highway, Dover, Delaware, 19901

This certifies that

James r Powell Sr.

has been issued a

On-Site Wastewater Liquid Waste Hauler (Class F) License
License Number: 5079F

Valid from January 01, 2025 through December 31, 2025

In the State of Delaware pursuant to the authorities set forth in 7 Del C Ch 60, Section 6023. Regulations
Governing the Design, Installation and Operation of On-Site Wastewater Treatment and Disposal
Systems Delaware Administrative Code 7101, Section 1.0.



Sarah Silves, Licensing Program Coordinator
DNREC Division of Water

This license may be revoked or suspended if the license holder violates any of the lawful rules or regulations
of the board, any condition of this license, or the provisions of the act under which the license is issued.

License Conditions

James R. Powell
Robinson's Sewage Disposal
34309 Burton Farm Rd.
Frankford, DE. 19945

This letter is to inform you of cleaning procedures, and record keeping that are done for the Robinson's Sewage business.

1. The truck and hoses are sprayed down and cleaned at each dumping with a water hose at Inland Bays. Millsboro, DE
2. At all times the truck has bags of powered lime to put on a spill if it occurred, and DNREC would be called immediately.
3. Hours of operations are seven days a week and 24 hours a day if needed.
4. Record keeping is done by me. Records are sent to DNREC and other specific places when needed. Records are all kept in my office for my personal use and have been kept this way since Robinson's Sewage has been in business for roughly 50 years. Excel spreadsheets are used to keep records organized and within order.

If there is anything else needed that we are not compliant with we need to be notified to make adjustments in our business with DNREC's changes.

Thank you,



James Powell
Robinson's Sewage Disposal

SUSSEX COUNTY ENGINEERING DEPARTMENT
SUSSEX COUNTY, DELAWARE

SUSSEX COUNTY
SEPTIC TANK WASTE HAULERS LICENSE

Robinson's Sewage Disposal

has met the licensing, bonding and insurance requirements of Section 110-113,
Sussex County Code, and is hereby granted License No. 3 to perform such
Waste Hauler work as regulated in said Code.

License expires June 30, 2025

Issued By:

Blair Lutz

James Powell
Sussex County Engineer

From: fourjspowell@aol.com <fourjspowell@aol.com>
Sent: Tuesday, June 10, 2025 10:45 AM
To: Blair Lutz <blutz@sussexcountyde.gov>
Subject: Fw: Insurance policies and Bond - James Powell

CAUTION: This email originated from outside of the organization. Do not click links, open attachments, or reply unless you recognize the sender and know the content is safe. Contact the IT Helpdesk if you need assistance.

Ha Blair

Hopefully you have received the email for the insurance coverage.
Please let me know if you need anything. Just email the permit for
SCounty.

Thanks
Judy Powell
Robinson Sewage.

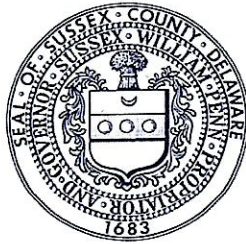
[Sent from the all new AOL app for iOS](#)

Begin forwarded message:

FINANCE DEPARTMENT

BILLING
COLLECTIONS
TREASURY
UTILITY PERMITS

(302) 855-7871
(302) 855-7831
(302) 855-7871
(302) 855-7719



Sussex County

DELAWARE
sussexcountyde.gov

KATRINA M. MEARS
MANAGER OF BUSINESS SERVICES

June 20, 2025

Robinson's Sewage Disposal
34309 Burton Farm Rd
Frankford, DE 19945

REF: SUSSEX COUNTY HAULERS LICENSE NO: 3

To whom it may concern:

I am pleased to inform you that your Sussex County Wastewater Hauler License has been approved. The items you recently provided complete our requirements.

The Sussex County Engineering Department authorizes you to discharge wastewater for treatment at the Inland Bays Wastewater Facilities. Discharges will be according to procedures established for the Sussex County Septage Program. Inland Bays will accept liquid and solid materials pumped from a septic tank, cesspool, or holding tank in Sussex County. Industrial wastewater will not be accepted.

This authorization is effective immediately and will expire June 30, 2026. To keep the authorization effective through the expiration date, you must give this office copies of renewed insurance certificates and your business license before they expire.

Should you have any questions, please do not hesitate to contact me at (302) 855-7701.

Sincerely,

Blair Lutz
Utility Account Specialist III

cc: Katrina Mears

Parker Burdell

John Rebar, Jr.



BOND TO ACCOMPANY AND FOR STATE OF DELAWARE
NON-HAZARDOUS LIQUID TRANSPORTERS PERMIT NO. DEWH-080

Delaware Non-Haz Liquid Transporters Permit Number:	DEWH-080
Bond Number:	108310373
Effective Date:	July 10, 2025
Expiration Date:	July 10, 2026
Principal Name, Address, and Phone Number:	ROBINSON'S SEWAGE DISPOSAL 34309 BURTON FARM RD, FRANKFORD, DE 19945-2957 (302) 462-5490
Obligee Name and Address:	Delaware Department of Natural Resources and Environmental Control Division of Water Resource Protection Section 89 Kings Highway, Dover DE 19901 (302) 739-9116
Surety Name, Address, Phone Number:	Travelers Casualty and Surety Company of America One Tower Square, Hartford, CT 06183 (800) 842-8496
Agent Name, Agent Number, Address, Phone Number:	DELMARVA UNDERWRITERS LTD T/A THE BOND AGENCY 846 WALKER RD STE 31-1 DOVER, DE 19904 (302) 678-9399 R. CLAY FOLTZ, AGENT

Bond Number: 108310373
Effective Date: July 10, 2025
Expiration Date: July 10, 2026

BOND TO ACCOMPANY AND FOR STATE OF DELAWARE
NON-HAZARDOUS LIQUID TRANSPORTERS PERMIT NO. DEWH-080

KNOW ALL MEN BY THESE PRESENTS that:

ROBINSON'S SEWAGE DISPOSAL of
FRANKFORD in the County of SUSSEX and State of
DELAWARE as principal, and Travelers Casualty and Surety Company of America
of Hartford in the County of Hartford and State of
CONNECTICUT as surety, legally authorized to do business in the State of Delaware, are
held firmly bound unto the State of Delaware in the sum of Five Thousand Dollars (\$5,000), to be paid to the
said State of Delaware for the use and benefit of the Department of Natural Resources and Environmental
Control of said State, for which payment well and truly to be made, we do bind ourselves, our and each and
every of our heirs, executors, administrators, successors, and assigns, jointly and severally for and in the whole
firmly by these presents.

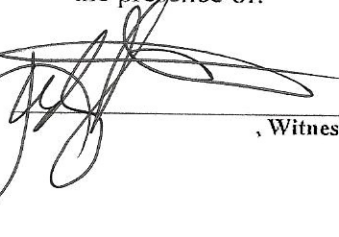
THE CONDITION OF THE ABOVE OBLIGATION IS SUCH that if the said above bounden principal,
ROBINSON'S SEWAGE DISPOSAL, who has been issued by the
Department of Natural Resources and Environmental Control of the State of Delaware a certain permit
designated as Permit No. DEWH-080, and dated _____, for the
transportation of non-hazardous liquid waste, and is required to file with the Department of Natural Resources
and Environmental Control a bond or other security, shall fulfill all the requirements of 7 Del. C. Chapter 60,
the State of Delaware Regulations Governing the Design, Installation, and Operation of On-Site Wastewater
Treatment and Disposal Systems (Section 5.3.32.4) and Permit No. DEWH-080, then this obligation shall
be void or else to remain in full force and virtue.

Signed and sealed this 10 day of July, 2025.

SIGNED, SEALED AND DELIVERED IN
the presence of:

CORPORATE SEAL

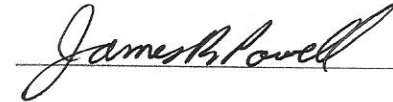
Witness:



, Witness

ROBINSON'S SEWAGE DISPOSAL
NAME OF PERMITTEE

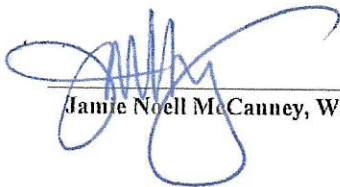
BY:



JAMES R. POWELL, PRESIDENT
TITLE

CORPORATE SEAL

Attest:



Jamie Noell McCanney, Witness



BY:

Travelers Casualty and Surety Company of America
NAME OF SURETY



R. Clay Foltz, Attorney-in-Fact

NOTE: If Attorney-In-Fact does not hold a current Delaware Agent's License (Resident or Non-Resident), this bond must be countersigned below:

R. Clay Foltz, Resident Agent
NAME OF DELAWARE LICENSE AGENT
(Resident or Non-Resident)

124251
LICENSE NUMBER

BY: DELMARVA UNDERWRITERS LTD T/A THE BOND AGENCY

ADDRESS: 846 WALKER RD, STE 31-1

DOVER, DE 19904

TRAVELERS

Travelers Casualty and Surety Company of America
Travelers Casualty and Surety Company
St. Paul Fire and Marine Insurance Company
Farmington Casualty Company

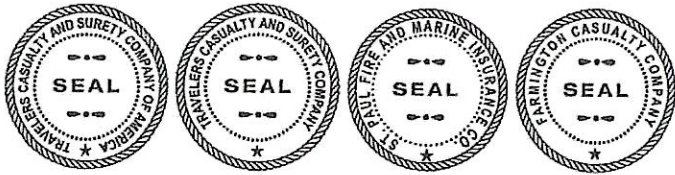
POWER OF ATTORNEY

Travelers Casualty and Surety Company of America, Travelers Casualty and Surety Company, St. Paul Fire and Marine Insurance Company, and Farmington Casualty Company are corporations duly organized under the laws of the State of Connecticut (herein collectively called the "Companies"), and the Companies do hereby make, constitute and appoint R. Clay Foltz of DOVER, DE their true and lawful Attorney(s)-in-Fact to sign, execute, seal and acknowledge the following bond or undertaking, and any riders thereto:

Surety Bond No.: 108310373

Principal: ROBINSON'S SEWAGE DISPOSAL

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed, and their corporate seals to be hereto affixed, this 16th day of February, 2024.



State of Connecticut

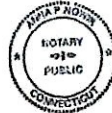
City of Hartford ss.

By: 
Bryce Grissom, Senior Vice President

On this the 16th day of February, 2024, before me personally appeared Bryce Grissom, who acknowledged himself to be the Senior Vice President of each of the Companies, and that he, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing on behalf of said Companies by himself as a duly authorized officer.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission expires the 30th day of June, 2026




Anna P. Nowik, Notary Public

This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of each of the Companies, which resolutions are now in full force and effect, reading as follows:

RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary may appoint Attorneys-in-Fact and Agents to act for and on behalf of the Company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her; and it is

FURTHER RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary; and it is

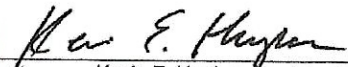
FURTHER RESOLVED, that any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary; or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority; and it is

FURTHER RESOLVED, that the signature of each of the following officers: President, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto appointing Resident Vice Presidents, Resident Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding on the Company in the future with respect to any bond or understanding to which it is attached.

I, Kevin E. Hughes, the undersigned, Assistant Secretary of each of the Companies, do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which remains in full force and effect.

Dated this 10 day of July, 2025.




Kevin E. Hughes, Assistant Secretary

To verify the authenticity of this Power of Attorney, please call us at 1-800-421-3880.
Please refer to the above-named Attorney(s)-in-Fact and the details of the bond to which this Power of Attorney is attached.