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May 10, 2010

Appalachian Search and Rescue Conference, Inc.
Alan Holmes – Acting Chairman
104 West Marshall Street
Falls Church, Va. 22046

Dear Mr. Holmes:

An examination of the documents that you supplied to me this morning makes it clear that the several Groups and members that make up your organization had and should have coverage under the Conference's insurance policy while acting on behalf of the Conference. The Groups are clearly listed as named insureds in the prior year's documents. There is no doubt that this was your intent. Also, there are two trailers owned by a Group that are included in the Conference policy, more evidence that the Groups and members are covered. Clearly your intent was to cover the Groups and members when they were under your direction.

This is complicated by the response of a company underwriter who has said that you folks are just like any association, i.e. the members are not covered. You are not like the normal association, because members act on your behalf and accept your direction.

You may think that this endorsement is a little weak, but I can't totally resolve this until I get the company underwriter to examine the documents that you furnished, your Articles of Incorporation, By-laws, and Administrative Manual. She has promised to get do this in the next several days.

Please contact me at your convenience if you have questions or concerns.

Sincerely,

Michael H. Lewis C.I.C.