

FROM THE OFFICE OF THE PRESIDENT

July 7, 2014

Mayor Chris Cerino  
Town of Chestertown  
118 North Cross Street  
Chestertown, MD 21620

Re: CRHC Groundwater Remediation  
Public Briefing Follow-Up  
Project No: 14004.00

Dear Mayor Cerino:

Thank you again for your consideration in arranging and publicizing the public briefing last week regarding the proposed pilot study for oil remediation.

As a follow-up to the public briefing meeting, we are providing here additional clarifications to questions that were asked, as well as various supporting documentation attached which we hope you could display on your website and/or maintain in a publicly accessible location, such as at the Town Office, as many of the residents had requested.

We apologize if any of this information is repetitive or has been provided before, but hope that this will allow the residents to have all the information that they have requested as well as help to inform others who couldn't attend the briefing last week.

Summary of Questions & Answers:

1. *Will the pump and treat remain on during the Ivey-sof® process as well as during the three months of monitoring following the Pilot Study?*

Yes. The pump and treat system will remain in operation until MDE is satisfied with the results of the Pilot Study and until the full cleanup process has been complete. We know this was a major concern for the Town and have agreed, based on Ivey International's assessment that results could still be achieved while the system remained in operation.

2. *Will CRHC and their consultants comply with MDE Regulations on notifying the Town and residents moving forward?*

Yes. The Team fully intends to follow all MDE Regulations throughout the Pilot Study and any future action plan that might be developed following the Pilot Study. We hope that by sending you information that you can make available at the Town Office or other publicly accessible place, this will help to insure a transparent process moving forward.

3. *The Town/Residents have asked for a list of ingredients used in the Ivey-sol® surfactant and still haven't received this information. Could someone please provide us with this information?*

As previously discussed, Ivey International has asked that we keep the product mix confidential. Mr. Ivey submitted this information to MDE through the Attorney General so it is a protected document. MDE has reviewed the information and has indicated that the components were safe to be used for this type of application.

We know that Mr. Bob Sipes was going to review the ingredients he obtained of the U.S. Patent Office website with the Mayor and Council following our meeting on April 21, 2014. We are sure that Mr. Sipes will publicly share the information he has obtained.

4. *One resident had a question about the original spill and why we previously said we had recovered eighty-five percent (85%) and that Ivey-sol® would be used to recover the remaining fifteen percent (15%).*

A handout was prepared for the April 21, 2014 Town meeting which provided background on the original spill, the total amount that was believed to have leaked, the amounts that have been collected since then, and what we believe to be left in the "Smear Zone". Attachment A includes the Chart of Gallons Recovered through 2012. At this time only trace amounts continue to be found in the soils and groundwater.

To provide clarification to the comment in Question 4 – the Consulting Team has said that expecting to achieve 100% cleanup for spills like this is not achievable. However, many geotechnical engineers and cleanup remediation companies believe that recovering approximately 85% of this is more realistic. While the original spill number has not been able to be definitively confirmed, approximate numbers are estimated to be 100,000 gallons. We believe this to be the case because of estimates of the original leakage rate based on tank fill records at the time of the leak. We do know that over the past twenty-eight years of performing the pump and treat, CRHC has recovered approximately 83,452 gallons.

5. *Residents would like to see a map of the area where the Pilot Study will take place.*

We have included as Attachment B a large scale print of the Pilot Study area as well as identified the four (4) wells that will be used for this Push-Pull application.

6. *Clarification regarding the Ivey-sol® patent and assurance that what will be used are the ingredients associated with this patent are being used for the Pilot Study?*

As discussed, Ivey-sol® products will be used during the Pilot Study. The patent on Ivey-sol® is two-fold; it is associated with the mix of ingredients and quantities to be used; but also with the application itself known as the "Push-Pull". CRHC has contracted with Ivey International to conduct Push-Pull applications using Ivey-sol® surfactant.

7. *There was much discussion around travel time, how this was determined, what information was used to calculate, etc.*

Mr. Chris Ralston addressed most of these questions and provided an extensive review for all in attendance. Mr. Ralston also offered to follow-up with Mr. Bob Sipes to go through the process and address any additional questions he may have.

8. *Residents requested a copy of the May 9, 2014 letter that Diversified Building Solutions received from Advanced Land and Water following our April 21, 2014 meeting which outlined eight (8) items of concern from the Town.*

A copy of this letter is included as Attachment C. As Mr. Kozel discussed I at the briefing, the CRHC Team reviewed these eight items and seven of them into the revised Pilot Study. The only item that wasn't incorporated into the revised Pilot Study was the use of dye, which as we heard subsequently from Mr. Sipes, is no longer an issue to the Town since we have agreed to keep the pump and treat system on throughout this process.

9. *Further clarification was requested on the financial assurances.*

We have discussed with UMMS Legal and they confirmed they have insurance and resources in place that are more than adequate financial assurance. They also believe their track record for the last twenty-eight (28) years more than demonstrates their financial responsibility to protect the Town and its residents. A copy of the Certificate of Liability is included as Attachment D for your information. It should also be noted that within the last ten (10) days we have asked Ivey International to add Chester River Hospital Center, Shore Regional Health, and University of Maryland Medical System as additional insured on his Certificate of Liability. Mr. Ivey is in the process of making this request to his insurance carrier (Lloyds of London).

10. *There were several questions associated with what was originally submitted as well as what continues to be reported and submitted to MDE.*

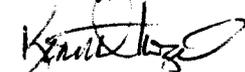
Mr. Chris Ralston indicated that all of the information is public document and anything that has been submitted to MDE (original Action Plan as well as all of the continued monthly/quarterly reports) are on MDE's website. Mr. Ralston will provide you with an easy link to this information.

11. *Has the Ivey-sol® Push-Pull been used in Maryland before?*

Ivey-sol® has not been used in Maryland but has been used in various states throughout the USA, Canada, and internationally. Mr. Ralston also commented that even though Ivey-sol® itself has not been used in Maryland, the practice of using surfactants for cleanup has been used throughout Maryland.

I hope that I have addressed the questions asked last week and that this, as well as the supporting Attachments, will help provide the Town and its residents with more of the information that they have requested. If you need anything further in these regards please let me know. Thank you for your continuing support and interest.

Sincerely,



Kenneth Kozel  
President & CEO

Enclosures: Attachment A – April 21<sup>st</sup> handout with Earth Data Recovery Chart  
Attachment B – Study Area Map  
Attachment C – Advanced Land and Water Letter  
Attachment D – Certification of Liability

cc: MDE – Mr. Chris Ralston (w/ enclosures)  
DBS – Ms. Melissa Hall; Mr. Dane Bauer (w/ enclosures)

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**ATTACHMENT A**

## Shore Regional Health Update on Oil Remediation

Town of Chestertown Mayor and Council Meeting, April 21, 2014

**In brief:** After nearly 30 years of oil remediation using a "pump and treat" system, the amount of oil in the recovery process has declined dramatically to trace amounts. This is not unusual in these cases; as the majority of the "free" or liquid oil has been captured, the remaining trace amounts become bound in soil and difficult to remove. In the best interest of the public, the hospital wishes to focus upon removing these trace amounts over the short term rather than leave them in the soils for decades. Clearly, when even higher groundwater does not produce significant amounts of the residue in the pump and treat system, it is time for a concentrated effort to remove the last traces of oil through a new technology that employs surfactants, or soaps, to release final amounts from the soil. Our priority is ensuring that the process is safe and that it protects the Town's wells and the health of the community. Our discussions with the Maryland Department of the Environment, the Town, and the hospital's experts bring us to this meeting for an update on the issue and its possible resolution.

1. A brief summary: A 1986 break in a heating fuel oil line at the Hospital resulted in oil contamination in an area around the fuel line. The amount of the oil leakage was not able to be definitively confirmed.
2. The hospital reported the break to the Maryland Department of the Environment (MDE) in 1986 and a State-approved comprehensive pump and treat system has continued in operation for 28 years in order to remove the oil from soil and groundwater. For nearly three decades of treatment, through 2012, this pump and treat system has recovered approximately 83,452 gallons of oil from the spill area. For the past two years, no additional liquid or "free" oil has been found and the consulting teams have concentrated on cleaning up residue and trace amounts of oil in the soils and groundwater.
3. In 2012, given the declining residue of oil being detected (see graph pg 2), the hospital proposed a new action plan which involved comprehensive monitoring of all test wells for a full year with the pump and treat system temporarily turned off. This plan was approved by MDE as a test. From summer, 2012 through May, 2013, only very small traces of oil and oil by-products were recorded, which, due to the nature and small amounts, required no further action than ongoing monitoring. In June and July, 2013, however, oil was detected in slightly increased amounts and the pump and treat system was reactivated by the hospital. This system remains in full operation to date while a focused plan of treatment for the trace amounts bound in soil is under review.
4. It is not uncommon during later phases of oil remediation efforts for trace amounts to reappear. This is associated with small amounts of organic products such as oil that had been bound in the soil reappearing as seasonal groundwater levels fluctuate.
5. Because the amounts of remaining oil are so small, the hospital's consulting team, in cooperation with MDE, has investigated adding a new technology to the remediation plan in order to remove all final traces of oil. The proposed new plan is a patented groundwater cleanup process that would involve the injection of surfactants, or soaps, called IVEY-SOL, in a "push-pull" operation which captures trace oils and removes them through a pump withdrawal process where they are scrubbed from soils and contained. The IVEY-SOL process and surfactants are used successfully worldwide and have been approved by MDE for a pilot test at the hospital site. MDE and the hospital continue in discussions with the Town regarding how best to pilot test the new technology this summer.

6. MDE, the Town, and the hospital have agreed that the pilot study will be controlled with all applications occurring only within the control of the existing pump and treat system, to ensure that surfactants and the petroleum products cannot migrate offsite.
7. This second technology is being piloted in order to remove the trace amounts of oil now encapsulated in soil. When successful, this approach will be protective of the public health and the environment and will ensure the safety of the Town's water supply. The results of the summer pilot study will be used to determine next steps and to design further applications in 2014.
8. The Town, MDE, and the hospital held a technical review meeting on April 15, 2014 and have agreed to continue to work together until demonstrations can be made that the site has been fully remediated.

If you have additional technical questions relating to the Hospital's past, present, or future activities in these regards please direct them to the technical team's project director, Mr. Dane Bauer, who can be reached at 410.812.9109 or [dbauer@dbiqsolutions.com](mailto:dbauer@dbiqsolutions.com).

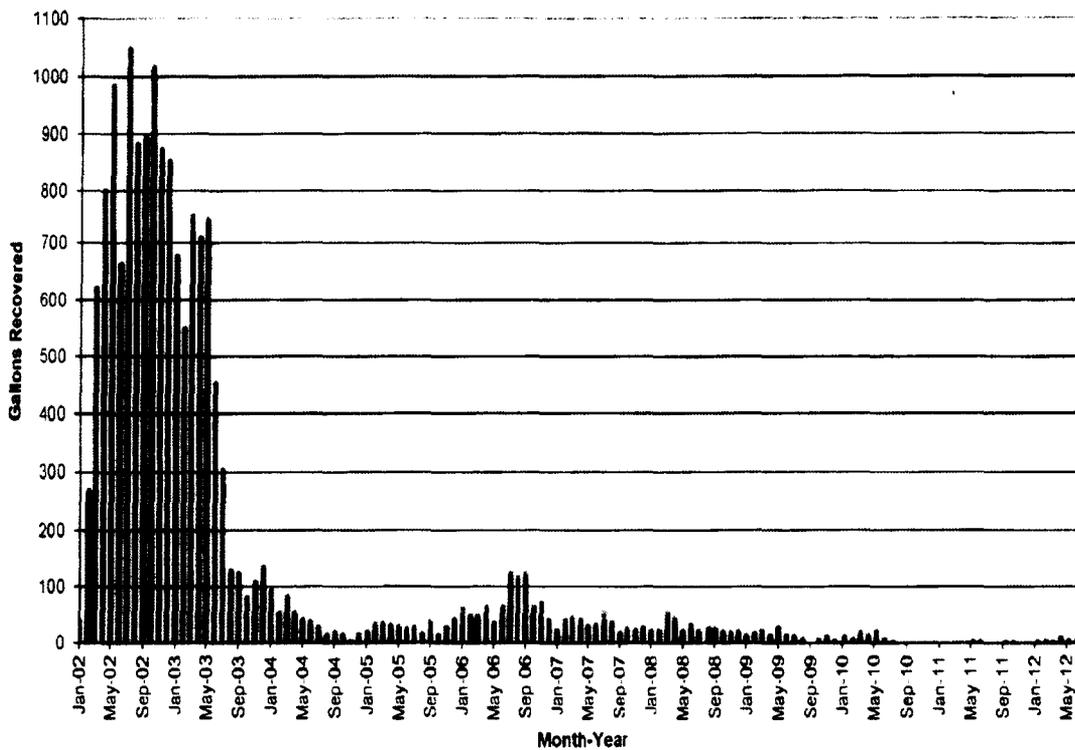
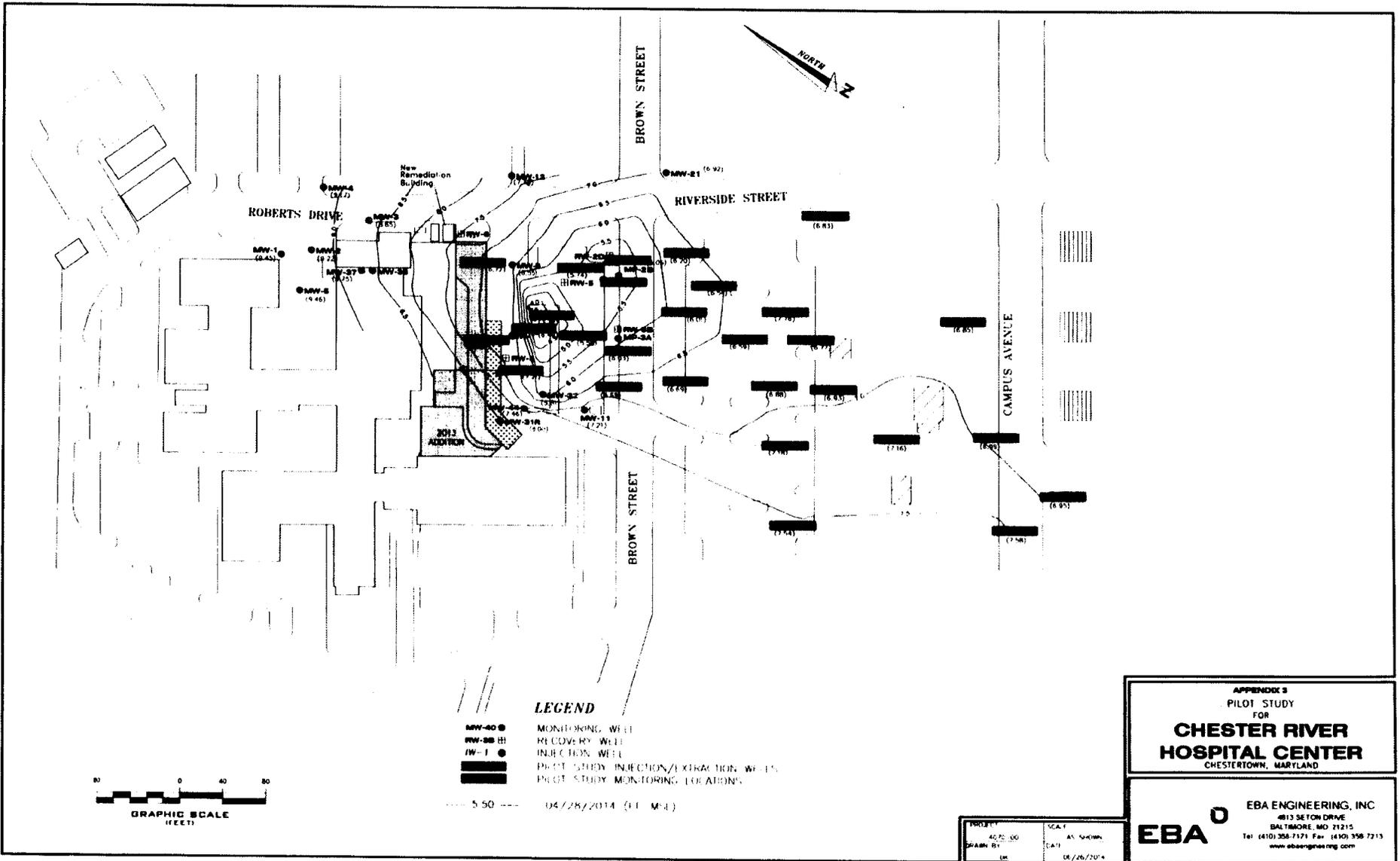


Figure 1 Free Product Recovery Graph 2002-2012 Chester River Hospital Center Chestertown Maryland

**ATTACHMENT B**

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Appendix 3 - Map of Proposed Injection/Extraction Wells

**ATTACHMENT C**

May 9, 2014

Mr. Dane Bauer  
George, Miles & Buhr, LLC  
120 Sparks Valley Road, Suite A  
Sparks, MD 21152



Re: Chestertown Concerns About Hospital's Ivey-Sol Pilot Test Plan  
ALWI Project No. KE3N109

Dear Mr. Bauer:

As an element of continuing professional services we are providing to the Town of Chestertown (the Town), Advanced Land and Water, Inc. (ALWI) has summarized our concerns (as well as those of the Town) and current recommendations with respect to the proposed Ivey-Sol pilot test discussed when we met together, on April 15.

On April 24, Mr. George (Bud) Ivey participated in a teleconference with Bob Sipes of the Town and the undersigned, during which several technical questions were asked and addressed. Later that day, Mr. Ivey circulated an email summary of that teleconference. While it serves as a good summary of the technical issues discussed, Mr. Sipes and I both feel it mischaracterizes our overall satisfaction with the pilot testing plan as it now exists. Distinct concerns remain unaddressed.

This letter was prepared to summarize the chief unaddressed concerns and unanswered questions, as of this juncture. They include but are not necessarily restricted to the following:

1. **Financial Assurances / Guarantees-** The Town seeks an enforceable legal means, such as a bond, to fund investigation, remediation and/or replacement of supply well(s) jeopardized or contaminated by the Hospital and/or its remedial efforts, whether in connection with Ivey-Sol or otherwise. We understand that the Town's and Hospital's attorneys may be the ones to address this concern and requirement with greater specificity.
2. **Hydrologic Control During Ivey-Sol Pilot Injection-** Bud Ivey explained that pilot testing could occur and could provide meaningful data, whether or not pump-and-treat remediation continued during pilot testing. The Town would feel more comfortable if the cone-of-depression now apparent on various maps that have been circulated remained a reflection of actual water table conditions during the whole period of Ivey-Sol pilot testing. Keeping that measure of artificial hydrologic control, operational at all times, simply is more protective than not doing so. If the Hospital and/or MDE continue to countenance a pilot test wherein the remedial pump-and-treat is turned off, even briefly the Town is concerned that several and possibly many/most of the now-existing injection, monitoring and/or recovery wells have tops-of-well-screens too deep to see and intercept free-phase liquid hydrocarbon that may be liberated during the Ivey-Sol pilot testing process.
3. **Concern over Efficacy of Ivey-Sol and Released Contaminant Removal (After Injection)-** The Town feels that the representation that Ivey-Sol and its liberated diesel contaminants will be 100% removed during the "pull" phase of "push-pull" deployment lacks substantiation. Best would be a full and accurate understanding of how this is known. The Town conceptualized a program wherein dyed water was "pushed" and then "pulled" to demonstrate the radius of influence and recapture effectiveness, in advance of actual Ivey-Sol deployment. Similarly, we at ALWI thought of using dyed water as the Ivey-Sol dilution agent. In either case, removal of all of the detectable dye (versus not) could help illustrate what otherwise seems a mere representation without clear supporting facts. In its revised work plan, the Hospital should propose precisely how it intends to monitor and thus know, that full Ivey-Sol (and released contaminant) recapture has occurred during the "pull" phase.

This concern lessens but is not eliminated with continuance of the pump-and-treat throughout the push-pull process.

4. **Better Hydrogeologic Characterization** - We and the Town feel that there is need and basis for better hydrogeologic characterization. As aforementioned, Bud Ivey did not address our continuing concern about the shallowness of groundwater levels and the depths of the existing screens. The Town remains concerned that liberated product will go undetected past one or more monitoring wells because their screens are set too deep to intercept free-phase liquid hydrocarbon if liberated. The available cross-sections, printed at poorly legible scales and absent reference maps (or not provided to the Town), illustrate this concern plainly.
5. **Timing/Scheduling of Ivey-Sol Pilot Testing**- We understand that the Hospital seeks for testing to occur soon, during the 2014 high-groundwater-levels season. We have recommended to the Town that spring 2014 Ivey-Sol pilot testing occur only while the hydrologic control achieved by current pump-and-treat continues unabated and/or only if several additional monitoring wells with shallower well screens first are installed. We recognize that there may not be time for installing such wells before groundwater levels naturally decline, but Bud-Ivey's suggestion that such additional wells be installed only before more full-blown Ivey-Sol deployment seems unnecessarily risky. They should be installed now. Another option may entail delaying pilot testing until prevailing groundwater elevations are lower in the fall, but this may lessen the remedial efficacy at shallow horizons. In any event, the revised work plan should clearly and unequivocally address how the water table in the contaminated area will be and will remain against the screens of monitoring wells, before, during and after Ivey-sol pilot testing.
6. **Concerns About Plume Extent, Two-Year Travel Time Calculation and Basis** - The Town feels that the extent of the plume is not known with certainty and that the basis for the two-year travel time determination be presented with documentary support. By way of example, the Town feels that the appearance of product in wells across Brown Street and all the way to Monitoring Well 18 on Campus Avenue, following an experimental turn-off of the system by the consultants for the Hospital two years ago, supports its grave concerns and reservations concerning the predictability of underground movement in the aquifer. With respect to travel time, we are concerned that the methods involved with introducing Ivey-Sol with a large quantity of water will have the effect of creating a temporary groundwater mound at the location(s) of injection. This mound may have the effect of steepening groundwater gradient, accelerating groundwater velocity and shortening consequent travel times. Such mounding effects and consequent groundwater velocity acceleration further supports the need for continuous pump-and-treat during Ivey-Sol pilot testing. The revised pilot testing plan should address the temporary groundwater mounding and velocity issue in detail.
7. **Limits on Extensiveness of Pilot Testing**- The Town seeks a clear commitment that the revised pilot testing work plan reflect four (or fewer) wells for pilot testing and not the six as first proposed. Those directly upgradient of the present locus of the pump-and-treat cone-of-depression seem more appropriate test injection locations than do wells of more of a cross-gradient position. The revised work plan should reflect or otherwise address this concern.
8. **Relevant Case Studies and Related Communications**- I have had the opportunity to be copied recently on certain emails between Bob Sipes of the Town and Bud Ivey. Generally these emails related to the Town's request for correlative case history information on the successful use of Ivey-Sol for remedial efforts in other municipal groundwater capture areas and/or source water protection zones. The California case history seems not correlative inasmuch as the aquifer seems not used locally as a municipal supply for the affected jurisdiction. The Connecticut information seems more marketing information than an actual case history. We also understand that Bob Sipes was unsuccessful in his attempts to contact managers of the affected Connecticut system. As such, to us it

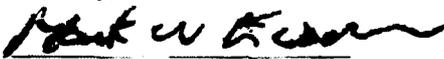
seems that the Town's request for correlative information on the successful deployment of Ivey-Sol in like circumstances remains both a reasonable and an unaddressed request.

The Town does not seek to unreasonably delay or restrict the Hospital in cleaning up its spill. The Town respectfully requests that the Hospital and MDE support these reasonable requests to comprehensively address the concerns set forth above. Further, the Town seeks to be an active participant in all further discussions and negotiations regarding Ivey-Sol specifically and the remedial effort in general. The position of the release in the Town's source water protection area warrants this. The Hospital release cannot be treated like any other spill and the Hospital cannot be treated like any other party responsible. The situation is unique and the Town's request and positions need to be respected due to their responsibilities to protect the source of water for the Hospital and Town.

By copy of this letter and on behalf of the Town we respectfully request that the MDE Oil Control Program not to allow Ivey-Sol pilot testing deployment until these issues and concerns are addressed to the full satisfaction of all parties. We also ask the Hospital not to continue to seek such permission until and unless the Town's concerns first are addressed, and not to characterize the thoughts, opinions or determinations of the Town in communication with the agency.

The Town looks forward to the opportunity to continue to work with the Hospital and MDE toward an appropriate and constructive resolution to the satisfaction of all parties. Thank you for your attention.

Sincerely,



MARK W. EISNER, P.G.  
President

MWE/tib

Cc: Bud Ivey - Ivey International, Inc.  
Chris Ralston - MDE Oil Control Program  
Susan Bull - MDE Oil Control Program  
John Grace - MDE Source Protection and Appropriation Division  
Bob Sipes - Town of Chestertown  
Bill Ingersoll - Town of Chestertown  
Kenneth Kozel - Shore Health System

**ATTACHMENT D**



UNIVERSITY of MARYLAND

MARYLAND MEDICINE COMPREHENSIVE INSURANCE PROGRAM

Evidence of Self-Insurance: General Liability Coverage

<b>Certificate Holder:</b> Chris Cerino, Mayor Town of Chestertown 118 North Cross Street Chestertown, Maryland 21620	<b>Program Administrator:</b> Maryland Medicine Comprehensive Insurance Program 250 W. Pratt Street, Suite 1200 Baltimore, Maryland 21201 Telephone: 667-214-1266
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This certificate is for informational purposes only and confers no rights on the certificate holder. The certificate does not amend, extend or alter the coverage provided.

<b>Evidence of Coverage</b> <b>Covered Entity</b> Name: University of Maryland Shore Medical Center Address: at Chestertown 100 Brown Street Chestertown, Maryland 21620  <b>Effective Date(s)</b> <u>Start Date</u> <u>End Date</u> 7/1/2014                              7/1/2015	<b>Coverage Information</b>  <b>Policy Number:</b> Self-Insured  <b>Coverage Type:</b> Occurrence  <b>Policy Year:</b> 07/01/2014 - 07/01/2015
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<b>Limits of Liability</b> \$1,000,000 per occurrence \$2,000,000 in aggregate	<b>Parent Organization</b> University of Maryland Medical System Corporation 250 W. Pratt Street Ste. 2400 Baltimore, Maryland 21201
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**Coverage Description:**  
General liability exposures are self-insured to limits of \$1,000,000 per occurrence and \$2,000,000 annual aggregate.  
Evidence of general liability coverage

**Other:**  
N/A

*Joyce Newmuis*   
Joyce Newmuis  
Property Casualty Program Coordinator

7/8/2014  
Date of Issue:

# CERTIFICATE OF INSURANCE

**NAME OF INSURER(S)** Lloyd's Underwriters under Agreement No. CB7963A  
UMR – B0618MC13A084A

**This is to certify to:** **UMMS** that policies of insurance as herein described  
250 West Pratt Street, 24<sup>th</sup> Floor have been issued to the insured named below  
Baltimore, MD 21201 and are in force at this date

**Name of Insured:** Ivey International Inc.  
Unit 61, 2955 156 Street  
Surrey, BC  
V3S 2W8

**Location and Operations to which this Certificate applies:** Environmental Technology Company – Pilot project Ivey-sol surfactant remediation  
Chestertown, Maryland, USA July 2014

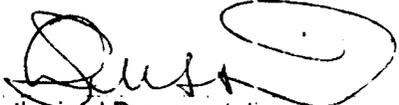
KIND OF POLICY	POLICY NUMBER	EXPIRY DATE M D Y	LIMITS OF LIABILITY (BODILY INJURY & PROPERTY DAMAGE COMBINED)	
<b>COMMERCIAL GENERAL LIABILITY</b> (except automobile)  Products and/or Completed Operations INCLUDED <input checked="" type="checkbox"/> EXCLUDED <input type="checkbox"/>  Cross Liability incl <input checked="" type="checkbox"/>	65200770	March 9, 2015	\$2,000,000 \$2,000,000	PER OCCURRENCE GENERAL AGGREGATE
<b>AUTOMOBILE LIABILITY</b> All owned vehicles <input type="checkbox"/> Specific vehicles only <input type="checkbox"/> Standard Non-Owned <input checked="" type="checkbox"/> Hired Vehicles <input type="checkbox"/> Leased Vehicles <input type="checkbox"/>	65200770	March 9, 2015	\$2,000,000	INCLUSIVE LIMIT
<b>OTHER (Describe)</b> <input type="checkbox"/>			\$	

**NOTE:** It is understood and agreed that **UMMS** is/are hereby added as an Additional Insured(s) with regard to liability arising out of the operations of the Named Insured.

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no legal liability on the Insurer. The Insurer will endeavour to mail to the holder of this Certificate 30 days written notice of any material change in or cancellation of these policies, but assumes no responsibility for failure to do so. Such notice will not however, be given at normal expiry date of the insurances or any endorsement.

Date: June 30, 2014

CL1(1209)

  
 Authorized Representative

**VANCOUVER ISLAND INSURANCECENTRES INC.**  
 1196 Dogwood Street  
 Campbell River, B.C.  
 V9W 3A2

# CERTIFICATE OF INSURANCE

**NAME OF INSURER(S)** Lloyd's Underwriters under Agreement No. CB7963A  
UMR – B0618MC13A084A

**This is to certify to:** Shore Regional Health  
219 South Washington Street  
Easton, MD 21601

that policies of insurance as herein described  
have been issued to the insured named below  
and are in force at this date.

**Name of Insured:** Ivey International Inc.  
Unit 61, 2955 156 Street  
Surrey, BC  
V3S 2W8

**Location and Operations to which this Certificate applies:** Environmental Technology Company – Pilot project Ivey-sol surfactant remediation  
Chestertown, Maryland, USA July 2014

KIND OF POLICY	POLICY NUMBER	EXPIRY DATE M D Y	LIMITS OF LIABILITY (BODILY INJURY & PROPERTY DAMAGE COMBINED)	
<b>COMMERCIAL GENERAL LIABILITY</b> (except automobile)  Products and/or Completed Operations INCLUDED <input checked="" type="checkbox"/> EXCLUDED <input type="checkbox"/>  Cross Liability incl <input checked="" type="checkbox"/>	65200770	March 9, 2015	\$2,000,000 \$2,000,000	PER OCCURRENCE GENERAL AGGREGATE
<b>AUTOMOBILE LIABILITY</b> All owned vehicles <input type="checkbox"/> Specific vehicles only <input type="checkbox"/> Standard Non-Owned <input checked="" type="checkbox"/> Hired Vehicles <input type="checkbox"/> Leased Vehicles <input type="checkbox"/>	65200770	March 9, 2015	\$2,000,000	INCLUSIVE LIMIT
<b>OTHER (Describe)</b> <input type="checkbox"/>			\$	

**NOTE:** It is understood and agreed that **Shore Regional Health** is/are hereby added as an Additional Insured(s) with regard to liability arising out of the operations of the Named Insured.

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no legal liability on the insurer. The insurer will endeavour to mail to the holder of this Certificate 30 days written notice of any material change in or cancellation of these policies, but assumes no responsibility for failure to do so. Such notice will not, however, be given at normal expiry date of the insurances or any endorsement.

Date: June 30, 2014

  
 Authorized Representative

CL1(1209)

**VANCOUVER ISLAND INSURANCECENTRES INC.**  
 1196 Dogwood Street  
 Campbell River, B.C.  
 V9W 3A2

# CERTIFICATE OF INSURANCE

**NAME OF INSURER(S)** Lloyd's Underwriters under Agreement No. CB7963A  
UMR – B0618MC13A084A

**This is to certify to:** Chester River Hospital Center  
100 Brown Street  
Chestertown, MD 21620

that policies of insurance as herein described  
have been issued to the insured named below  
and are in force at this date.

**Name of Insured:** Ivey International Inc.  
Unit 61, 2955 156 Street  
Surrey, BC  
V3S 2W8

**Location and Operations to which this Certificate applies:** Environmental Technology Company – Pilot project Ivey-sol surfactant remediation  
Chestertown, Maryland, USA July 2014

KIND OF POLICY	POLICY NUMBER	EXPIRY DATE M D Y	LIMITS OF LIABILITY (BODILY INJURY & PROPERTY DAMAGE COMBINED)	
<b>COMMERCIAL GENERAL LIABILITY</b> (except automobile)  Products and/or Completed Operations INCLUDED <input checked="" type="checkbox"/> EXCLUDED <input type="checkbox"/>  Cross Liability incl <input checked="" type="checkbox"/>	65200770	March 9, 2015	\$2,000,000 \$2,000,000	PER OCCURRENCE GENERAL AGGREGATE
<b>AUTOMOBILE LIABILITY</b> All owned vehicles <input type="checkbox"/> Specific vehicles only <input type="checkbox"/> Standard Non-Owned <input checked="" type="checkbox"/> Hired Vehicles <input type="checkbox"/> Leased Vehicles <input type="checkbox"/>	65200770	March 9, 2015	\$2,000,000	INCLUSIVE LIMIT
<b>OTHER (Describe)</b>  <input type="checkbox"/>			\$	

**NOTE:** It is understood and agreed that **Chester River Hospital Center** is/are hereby added as an Additional Insured(s) with regard to liability arising out of the operations of the Named Insured.

The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy. This Certificate is issued as a matter of information only and confers no rights on the holder and imposes no legal liability on the insurer. The insurer will endeavour to mail to the holder of this Certificate 30 days written notice of any material change in or cancellation of these policies, but assumes no responsibility for failure to do so. Such notice will not, however, be given at normal expiry date of the insurances or any endorsement.

Date: June 30, 2014

CL1(1209)

  
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