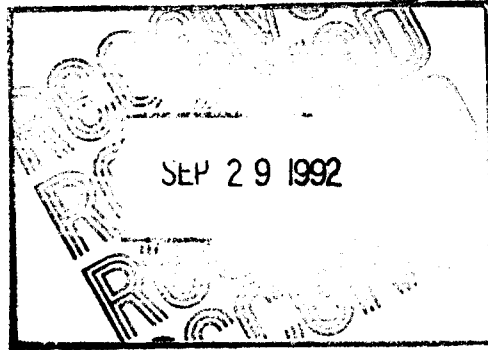


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September 24, 1992



**ECS**  
Underwriting,  
Inc.

One East Uwchlan Avenue  
Suite 300  
Exton, Pennsylvania 19341  
(215) 269-6731  
(800) ECS-1414  
(outside Pennsylvania)  
Fax (215) 524-5354

Mr. Benito J. Garcia, Chief  
Hazardous & Radioactive Waste Bureau  
New Mexico Environmental Department  
1190 St. Francis Drive  
Santa Fe, NM 87502

RE: BLOOMFIELD REFINING COMPANY  
ECS POLICY NUMBER: NTA201584601

Dear Mr. Garcia:

Enclosed please find the Hazardous Waste Facility Certificate of Liability for the above-referenced facility as required by New Mexico State Law.

If you have any questions, please contact me.

Sincerely,

*Jennifer L. Miller*  
Jennifer L. Miller  
Underwriter

Enclosure

JLM:smf

cc: Ms. Sue DiFiore  
Johnson & Higgins of Colorado, Inc.  
950 17th Street, Suite 1850  
Denver, Colorado 80202

HAZARDOUS WASTE FACILITY CERTIFICATE OF LIABILITY INSURANCE

1. Planet Insurance Company, (the "Insurer"), of 4 Penn Center Plaza, Philadelphia, PA, 19103, hereby certifies that it has issued liability insurance covering bodily injury and property damage to BLOOMFIELD REFINING COMPANY ("Insured"), Sullivan Road, Bloomfield, New Mexico 87413 in connection with the insured's obligation to demonstrate financial responsibility under the New Mexico Hazardous Waste Management Regulations, Part II, 206.C.3.h. The coverage applies at Sullivan Road, Bloomfield, New Mexico 87413 (EPA ID #NMD089416416 for sudden accidental occurrences. The limits of liability are \$4,000,000 for "each occurrence" and \$8,000,000 "annual aggregate", exclusive of legal defense costs. The coverage is provided under policy number NTA201584601, issued on September 25, 1992. The effective date of the said policy is September 25, 1992. 2. The Insurer further certifies the following with respect to the insurance described in Paragraph 1:

(a) Bankruptcy or insolvency of the insured shall not relieve the Insurer of its obligations under the policy.

(b) The Insurer is liable for the payment of amounts within any deductible applicable to the policy, with a right of reimbursement by the Insured for any such payment made by the Insurer. This provision does not apply with respect to that amount of any deductible for which coverage is demonstrated as specified New Mexico Hazardous Waste Management Regulations, Part II, 206.C.3.h(6) or 206.D.3.h(6).

(c) Whenever requested by the New Mexico Environmental Improvement Division (EID), the Insurer agrees to furnish to the Regional Administrator a signed duplicate original of the policy and all endorsements.

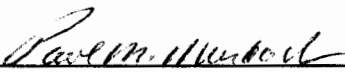
(d) Cancellation of the insurance, whether by the Insurer or the Insured, will be effective only upon written notice and only after the expiration of sixty (60) days after a copy of such written notice is received by the EID Director.

(e) Any other termination of the insurance will be effective only upon written notice and only after the expiration of thirty (30) days after a copy of such written notice is received by the DEP Commissioner of the EID Director.

I hereby certify that the wording of this instrument is identical to the wording specified in the New Mexico Waste Management Regulations, Part II, 206.D.3.j(10), as such regulation was constituted on the date first above written, and that the Insurer is licensed to transact the business of insurance, or eligible to provide insurance as an excess or surplus lines insurer, in one or more states.

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Fax (215) 524-5354

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**(Signature of Authorized Representative of Insurer**

**Paul M. Murdoch, Assistant Vice President  
Authorized Representative of Planet Insurance Company**

**c/o Environmental Compliance Services, Inc.  
One East Uwchlan Ave., Suite 300  
Exton, PA 19341**