

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FT. MYERS DIVISION

IN RE:	}	CASE NUMBER:	11-01522
	}		
Long Run LLC	}		
	}	JUDGE: BARRY S. SCHERMER	
	}		
DEBTOR.	}	CHAPTER 11	

DEBTOR'S STANDARD MONTHLY OPERATING REPORT (BUSINESS)
FOR THE PERIOD
FROM 8-1-11 TO 8-31-11

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015

/s/ Christopher B. Wick
Attorney for Debtor's Signature

Debtor's Address
and Phone Number:

3170 S. Horseshoe Drive
Naples, Florida 34104
239/262-4124

Attorney's Address
and Phone Number:

Hahn Loeser & Parks LLP
800 Laurel Oaks Dr., STE 600
Naples, FL 34108
239/254-2900

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program Website, http://www.usdoj.gov/ust/r21/reg_info.htm

- 1) Instructions for Preparations of Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs) <http://www.usdoj.gov/ust/>

SCHEDULE OF RECEIPTS AND DISBURSEMENTS
FOR THE PERIOD BEGINNING 8-1-11 AND ENDING 8-31-11

Name of Debtor: Long Run LLC

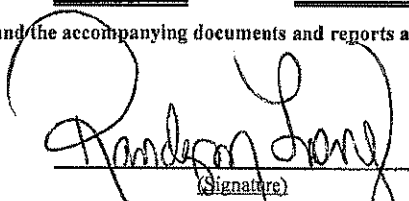
Case Number 11-01522

Date of Petition: 1-30-11

	CURRENT MONTH	CUMULATIVE PETITION TO DATE
1. FUNDS AT BEGINNING OF PERIOD	- (a)	25 (b)
2. RECEIPTS:		
A. Cash Sales	-	-
Minus: Cash Refunds	(-) -	-
Net Cash Sales	-	-
B. Accounts Receivable	-	-
C. Other Receipts (See MOR-3)	-	-
(If you receive rental income, you must attach a rent roll.)		
3. TOTAL RECEIPTS (Lines 2A+2B+2C)	-	-
4. TOTAL FUNDS AVAILABLE FOR OPERATIONS (Line 1 + Line 3)	-	25
5. DISBURSEMENTS		
A. Advertising	-	-
B. Bank Charges	-	-
C. Contract Labor	-	-
D. Fixed Asset Payments (not incl. in "N")	-	-
E. Insurance	-	-
F. Inventory Payments (See Attach. 2)	-	-
G. Leases	-	-
H. Manufacturing Supplies	-	-
I. Office Supplies	-	-
J. Payroll - Net (See Attachment 4B)	-	-
K. Professional Fees (Accounting & Legal)	-	-
L. Rent	-	-
M. Repairs & Maintenance	-	-
N. Secured Creditor Payments (See Attach. 2)	-	-
O. Taxes Paid - Payroll (See Attachment 4C)	-	-
P. Taxes Paid - Sales & Use (See Attachment 4C)	-	-
Q. Taxes Paid - Other (See Attachment 4C)	-	-
R. Telephone	-	-
S. Travel & Entertainment	-	-
Y. U.S. Trustee Quarterly Fees	-	-
U. Utilities	-	-
V. Vehicle Expenses	-	-
W. Other Operating Expenses (See MOR-3)	-	25
6. TOTAL DISBURSEMENTS (Sum of 5A thru W)	-	25
7. ENDING BALANCE (Line 4 Minus Line 6)	-	-

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 9 day of 19, 2011



 (Signature)

s) This number is carried forward from last month's report. For the first report only, this number will be the balance as of the petition date.
 (b) This figure will not change from month to month. It is always the amount of funds on hand as of the date of the petition.
 (c) These two amounts will always be the same if form is completed correctly.

MONTHLY SCHEDULE OF RECEIPTS AND DISBURSEMENTS (cont'd)
Detail of Other Receipts and Other Disbursements

OTHER RECEIPTS:

Describe Each Item of Other Receipt and List Amount of Receipt. Write totals on Page MOR-2, Line 2C.

<u>Description</u>	<u>Current Month</u>	<u>Cumulative Petition to Date</u>
None		-
		-
		-
		-
		-
		-
		-
		-
TOTAL OTHER RECEIPTS	-	-

“Other Receipts” includes Loans from Insiders and other sources (i.e. Officer/Owner, related parties directors, related corporations, etc.). Please describe below:

<u>Loan Amount</u>	<u>Source of Funds</u>	<u>Purpose</u>	<u>Repayment Schedule</u>
None			

OTHER DISBURSEMENTS:

Describe Each Item of Other Disbursement and List Amount of Disbursement. Write totals on Page MOR-2, Line 5R

<u>Description</u>	<u>Current Month</u>	<u>Cumulative Petition to Date</u>
Transfer by Fifth Third to Evans Fifth Third payroll account	-	25
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
TOTAL OTHER DISBURSEMENTS	-	25

NOTE: Attach a current Balance Sheet and Income (Profit & Loss) Statement.

1:05 PM
09/09/11
Accrual Basis

LONG RUN LLC
Balance Sheet
As of August 31, 2011

	<u>Aug 31, 11</u>
ASSETS	
Fixed Assets	
1200 · WAREHOUSE	726,764.22
1300 · LAND	391,334.58
1390 · ACCUMULATED DEPRECIATION	-124,155.58
Total Fixed Assets	<u>993,943.22</u>
Other Assets	
1400 · LOAN COST - FIFTH THIRD	47,873.07
1405 · ACCUM. AMORT. LOAN COSTS	-11,264.20
Total Other Assets	<u>36,608.87</u>
TOTAL ASSETS	<u>1,030,552.09</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2210 · ACCRUED INTEREST PAYABLE	2,962.85
Total Other Current Liabilities	<u>2,962.85</u>
Total Current Liabilities	2,962.85
Long Term Liabilities	
2220 · Interest Rate Collar Contract	105,833.35
2300 · NOTE PAYABLE - FIFTH THIRD BANK	1,470,115.50
Total Long Term Liabilities	<u>1,575,948.85</u>
Total Liabilities	1,578,911.70
Equity	
3010 · CAPITAL	-414,122.01
3020 · Other Comprehensive Income	-105,833.35
3050 · Retained Earnings	-9,998.07
Net Income	-18,406.18
Total Equity	<u>-548,359.61</u>
TOTAL LIABILITIES & EQUITY	<u>1,030,552.09</u>

1:05 PM
09/09/11
Accrual Basis

LONG RUN LLC
Profit & Loss
August 2011

	<u>Aug 11</u>
Ordinary Income/Expense	
Expense	
6150 - Depreciation Expense	<u>1,514.09</u>
Total Expense	<u>1,514.09</u>
Net Ordinary Income	<u>-1,514.09</u>
Net Income	<u><u>-1,514.09</u></u>

ATTACHMENT 1
MONTHLY ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Name of Debtor: Long Run LLC
 Reporting Period beginning 8-1-11

Case Number 11-01522
 Period ending 8-31-11

ACCOUNTS RECEIVABLE AT PETITION DATE: \$ -

ACCOUNTS RECEIVABLE RECONCILIATION

(Include all accounts receivable, pre-petition and post-petition, including charge card sales which have not been received):

Beginning of Month Balance	<u>\$ -</u>	(a)
PLUS: Current Month New Billings	<u>\$ -</u>	
MINUS: Collection During the Month	<u>\$ -</u>	(b)
PLUS/MINUS: Adjustments or Writeoffs	<u>\$ -</u>	*
End of Month Balance	<u>\$ -</u>	(c)

*For any adjustments or Write-offs provide explanation and supporting documentation, if applicable:

POST PETITION ACCOUNTS RECEIVABLE AGING
 (Show the total for each aging category for all accounts receivable)

0-30 Days	31-60 Days	61-90 Days	Over 90Days	Total
<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u> (c)

For any receivables in the "Over 90 Days" category, please provide the following:

<u>Customer</u>	<u>Receivable Date</u>	<u>Status</u> (Collection efforts taken, estimate of collectability, write-off, disputed account, etc.)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

(a) This number is carried forward from last month's report. For the first report only, this number will be the balance as of the petition date.
 (b) This must equal the number reported in the "Current Month" column of Schedule of Receipts and Disbursements (Page MOR-2, Line 2B).
 (c) These two amounts must equal.

ATTACHMENT 2
MONTHLY ACCOUNTS PAYABLE AND SECURED PAYMENTS REPORT

Name of Debtor: Long Run LLC
 Reporting Period beginning 8-1-11

Case Number 11-01522
 Period ending 8-31-11

In the space below list all invoices or bills incurred and not paid since the filing of the petition. Do not include amounts owed prior to filing the petition. In the alternative, a computer generated list of payables may be attached provided all information requested below is included.

POST-PETITION ACCOUNTS PAYABLE

<u>Date Incurred</u>	<u>Days Outstanding</u>	<u>Vendor</u>	<u>Description</u> None	<u>Amount</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTAL AMOUNT				_____ (b)

Check here if pre-petition debts have been paid. Attach an explanation and copies of supporting documentation.

ACCOUNTS PAYABLE RECONCILIATION (Post Petition Unsecured Debt Only)

Opening Balance		
PLUS: New Indebtedness Incurred This Month	None	(a)
MINUS: Amount Paid on Post Petition, Accounts Payable This Month	_____	
PLUS/MINUS: Adjustments	_____	*
Ending Month Balance	_____	(c)

*For any adjustments provide explanation and supporting documentation, if applicable.

SECURED PAYMENTS REPORT

List the status of Payments to Secured Creditors and Lessors (Post Petition Only). If you have entered into a modification agreement with a secured creditor/lessor, consult with your attorney and the United States Trustee Program prior to completing this section).

<u>Secured Creditor/ Lessor</u> None	<u>Date Payment Due This Month</u>	<u>Amount Paid This Month</u>	<u>Number of Post Petition Payments Delinquent</u>	<u>Total Amount of Post Petition Payments Delinquent</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTAL		_____ (d)		_____

(a) This number is carried forward from last month's report. For the first report only, this number will be zero.

(b, c) The total of line (b) must equal line (c).

(d) This number is reported in the "Current Month" column of Schedule of Receipts and Disbursements (Page MOR-2, Line 5N).

ATTACHMENT 3
INVENTORY AND FIXED ASSETS REPORT

Name of Debtor: Long Run LLC
Reporting Period beginning 8-1-11

Case Number 11-01522
Period ending 8-31-11

INVENTORY REPORT

INVENTORY BALANCE AT PETITION DATE:	\$	-
INVENTORY RECONCILIATION:		
Inventory Balance at Beginning of Month		_____ (a)
PLUS: Inventory Purchased During Month		_____
MINUS: Inventory Used or Sold		_____
PLUS/MINUS: Adjustments or Write-downs		_____
Inventory on Hand at End of Month	\$	_____

METHOD OF COSTING INVENTORY: _____ N/A _____

*For any adjustments or write-downs provide explanation and supporting documentation, if applicable.

INVENTORY AGING

Less than 6 months old	6 months to 2 years old	Greater than 2 years old	Considered Obsolete	Total Inventory
_____ %	_____ %	_____ %	_____ %	= _____ 0 %*

* Aging Percentages must equal 100%

Check here if inventory contains perishable items.

Description of Obsolete Inventory: _____

FIXED ASSET REPORT

FIXED ASSETS FAIR MARKET VALUE AT PETITION DATE: _____ Not Determined _____ (b)
(Includes Property, Plant and Equipment)

BRIEF DESCRIPTION (First Report Only): Warehouse and Land

FIXED ASSETS RECONCILIATION:

Fixed Asset Book Value at Beginning of Month	\$	995,458	(a)(b)
MINUS: Depreciation Expense	\$	1,514	
PLUS: New Purchases	\$	-	
PLUS/MINUS: Adjustments or Write-downs	\$	-	*
Ending Monthly Balance	\$	993,944	

*For any adjustments or write-downs, provide explanation and supporting documentation, if applicable.

BRIEF DESCRIPTION OF FIXED ASSETS PURCHASED OR DISPOSED OF DURING THE REPORTING PERIOD: None

(a)This number is carried forward from last month's report. For the first report only, this number will be the balance as of the petition date.

(b)Fair Market Value is the amount at which fixed assets could be sold under current economic conditions.

Book Value is the cost of the fixed assets minus accumulated depreciation and other adjustments.

ATTACHMENT 4A
MONTHLY SUMMARY OF BANK ACTIVITY - OPERATING ACCOUNT

Name of Debtor: Long Run LLC
 Reporting Period beginning 8-1-11

Case Number 11-01522
 Period ending 8-31-11

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. A standard bank reconciliation form can be found at http://www.usdoj.gov/ust/r21/reg_info.htm. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

NAME OF BANK: Fift Third Bank BRANCH: South Florida

ACCOUNT NAME: Long Run LLC ACCOUNT NUMBER: 7431827547

PURPOSE OF ACCOUNT: Operating Account

Ending Balance per Bank Statement	\$	-
Plus Total Amount of Outstanding Deposits	\$	-
Minus Total Amount of Outstanding Checks and other debits	\$	-
Minus Service Charges	\$	-
Ending Balance per Check Register	\$	- ** ^(a)

* Debit cards are used by: N/A

** If Closing Balance is negative, provide explanation: _____

The following disbursements were paid in Cash (do not includes items reported as Petty Cash on Attachment 4D:

(Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Cash Disbursement
_____	\$ -	_____	_____	None
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

“Total Amount of Outstanding Checks and other debits”, listed above, includes:

\$	-	Transferred to Payroll Account
\$	-	Transferred to Tax Account

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reported as “Ending Balance” on Schedule of Receipts and Disbursements (Page MOR-2, Line 7).

ATTACHMENT 4A
MONTHLY SUMMARY OF BANK ACTIVITY - PAYROLL ACCOUNT

Name of Debtor: Long Run LLC
 Reporting Period beginning 8-1-11

Case Number 11-01522
 Period ending 8-31-11

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. A standard bank reconciliation form can be found at http://www.usdoj.gov/ust/r21/reg_info.htm.

NAME OF BANK: None BRANCH: _____

ACCOUNT NAME: _____ ACCOUNT NUMBER: _____

PURPOSE OF ACCOUNT: _____

Ending Balance per Bank Statement	\$	-
Plus Total Amount of Outstanding Deposits	\$	-
Minus Total Amount of Outstanding Checks and other debits	\$	-
Minus Service Charges	\$	-
Ending Balance per Check Register	\$	- ^{** (a)}

* Debit cards are used by: _____

** If Closing Balance is negative, provide explanation: _____

The following disbursements were paid in Cash:

(Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Cash Disbursement
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____

The following non-payroll disbursements were made from this account:

Date	Amount	Payee	Purpose	Reason for disbursement from this account
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reported as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7).

ATTACHMENT 4C
MONTHLY SUMMARY OF BANK ACTIVITY - TAX ACCOUNT

Name of Debtor: Long Run LLC
 Reporting Period beginning 8-1-11

Case Number 11-01522
 Period ending 8-31-11

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. A standard bank reconciliation form can be found at http://www.usdoj.gov/ust/r21/reg_info.htm.

NAME OF BANK: None BRANCH: _____

ACCOUNT NAME: _____ ACCOUNT NUMBER: _____

PURPOSE OF ACCOUNT: _____

Ending Balance per Bank Statement	\$	-
Plus Total Amount of Outstanding Deposits	\$	-
Minus Total Amount of Outstanding Checks and other debits	\$	-
Minus Service Charges	\$	-
Ending Balance per Check Register	\$	- ** (a)

* Debit cards are used by: _____

** If Closing Balance is negative, provide explanation: _____

The following disbursements were paid in Cash:

(Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Cash Disbursement
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____

The following non-tax disbursements were made from this account:

Date	Amount	Payee	Purpose	Reason for disbursement from this account
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____
_____	\$ -	_____	_____	_____

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reported as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7).

ATTACHMENT 5C
CHECK REGISTER - TAX ACCOUNT

Name of Debtor:	<u>Long Run LLC</u>	Case Number:	<u>01-01522</u>
Report Period beginning:	<u>08/01/11</u>	Period ending:	<u>08/31/11</u>
NAME OF BANK:	<u>None</u>	BRANCH:	<u></u>
ACCOUNT NAME:	<u></u>		
ACCOUNT NUMBER:	<u></u>		
PURPOSE OF ACCOUNT:	<u></u>		

Account for all disbursements, including voids, lost checks, stop payments, etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included

<u>DATE</u>	<u>CHECK NUMBER</u>	<u>PAYEE</u>	<u>PURPOSE</u>	<u>AMOUNT</u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>

[SEE ATTACHED CHECK REGISTER REPORT]

<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>	<u></u>

TOTAL	\$ - (d)
-------	----------

SUMMARY OF TAXES PAID

Payroll Taxes Paid	\$ - (a)
Sales & Use Taxes Paid	\$ - (b)
Other Taxes Paid	\$ - (c)
TOTAL	\$ - (d)

(a) This number is reported in the "Current Month" column of Schedule of Receipts and Disbursements (Page MOR-2, Line 5O).
 (b) This number is reported in the "Current Month" column of Schedule of Receipts and Disbursements (Page MOR-2, Line 5P).
 (c) This number is reported in the "Current Month" column of Schedule of Receipts and Disbursements (Page MOR-2, Line 5Q).
 (d) These two lines must be equal.

ATTACHMENT 4D
INVESTMENT ACCOUNTS AND PETTY CASH REPORT

INVESTMENT ACCOUNTS

Each savings and investment account, i.e. certificates of deposits, money market accounts, stocks and bonds, etc., should be listed separately. Attach copies of account statements.

Type of Negotiable				Current
<u>Instrument</u>	<u>Face Value</u>	<u>Purchase Price</u>	<u>Date of Purchase</u>	<u>Market Value</u>
None	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
TOTAL				_____ (a)

PETTY CASH REPORT

The following Petty Cash Drawers/Accounts are maintained:

<u>Location of Box/Account</u>	(Column 2) Maximum Amount of Cash in Drawer/Acct.	(Column 3) Amount of Petty Cash on Hand At End of Month	(Column 4) Difference between (Column 2) and (Column 3)
_____	\$ -	\$ -	\$ -
_____	\$ -	\$ -	\$ -
_____	\$ -	\$ -	\$ -
_____	\$ -	\$ -	\$ -
TOTAL		\$ - (b)	

For any Petty Cash Disbursements over \$100 per transaction, attach copies of receipts. If there are no receipts, provide an explanation:

TOTAL INVESTMENT ACCOUNTS AND PETTY CASH(a + b) \$ - (c)

(c)The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reported as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7).

ATTACHMENT 7

SUMMARY OF OFFICER OR OWNER COMPENSATION

SUMMARY OF PERSONNEL AND INSURANCE COVERAGES

Name of Debtor: Long Run LLC
 Reporting Period beginning 8-1-11

Case Number 11-01522
 Period ending 8-31-11

Report all forms of compensation received by or paid on behalf of the Officer or Owner during the month. Include car allowances, payments to retirement plans, loan repayments, payments of Officer/Owner's personal expenses, insurance premium payments, etc. Do not include reimbursement for business expenses Officer or Owner incurred and for which detailed receipts are maintained in the accounting records

<u>Name of Officer or Owner</u>	<u>Title</u>	<u>Payment Description</u>	<u>Amount Paid</u>
_____	_____	_____	\$ -
_____	_____	_____	\$ -
_____	_____	_____	\$ -
_____	_____	_____	\$ -

PERSONNEL REPORT

	<u>Full Time</u>	<u>Part Time</u>
Number of employees at beginning of period	0	0
Number hired during the period	_____	_____
Number terminated or resigned during period	_____	_____
Number of employees on payroll at end of period	0	0

CONFIRMATION OF INSURANCE

List all policies of insurance in effect, including but not limited to workers' compensation, liability, fire, theft, comprehensive, vehicle, health and life. For the first report, attach a copy of the declaration sheet for each type of insurance. For subsequent reports, attach a certificate of insurance for any policy in which a change occurs during the month (new carrier, increased policy limits, renewal, etc.).

<u>Agent and/or Carrier</u>	<u>Phone Number</u>	<u>Policy Number</u>	<u>Coverage Type</u>	<u>Expiration Date</u>	<u>Date Premium Due</u>
Gulfshore Ins. Inc.	239-435-1475	EFD483012100	Comm. Gen'l Liab	4/12/2012	Monthly
Gulfshore Ins. Inc.	239-435-1475	EFD483012100	Automobile	4/12/2012	Monthly
Gulfshore Ins. Inc.	239-435-1475	NY10EXC705027IC	Umbrella	4/12/2012	Monthly
Gulfshore Ins. Inc.	239-435-1475	APPCPR10E000500	Property	4/12/2012	Monthly
Gulfshore Ins. Inc.	239-435-1475	WC2075748	Workers Comp	4/12/2012	Monthly

The following lapse in insurance coverage occurred this month:

<u>Policy Type</u>	<u>Date Lapsed</u>	<u>Date Reinstalled</u>	<u>Reason for Lapse</u>
_____	_____	_____	_____
_____	_____	_____	_____

Check here if U.S. Trustee has been listed as Certificate Holder for all insurance policies

