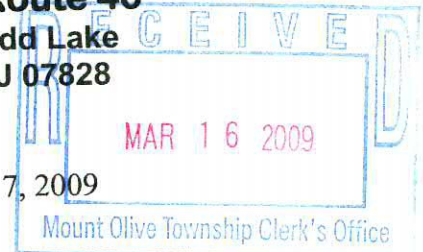


(c)

**Flanders Fire  
Co. #1, Inc.  
P.O. Box 621  
Flanders  
NJ 07836**

**Budd Lake First Aid  
& Rescue Inc.  
P.O. Box 761  
Budd Lake  
NJ 07828**

**Budd Lake Volunteer  
Fire Company, Inc  
378 Route 46  
Budd Lake  
NJ 07828**



March 7, 2009

To: Bill Sohl, Mt Olive Township Administrator

From: Kevin P. Dolan – President Flanders Fire Company and Rescue Squad #1  
Phyllis Gentile – President Budd Lake First Aid & Rescue, Inc.  
Joe Compano – President Budd Lake Volunteer Fire Company, Inc.

Subject: Insurance coverage request

Mr. Sohl,

The Mt Olive Township Emergency Services Organizations In both Flanders and Budd Lake have met and discussed the townships resolution to have a rider added to our respective Employment Practice and Liability Insurance Coverage (EPLI), specifically the Directors and Officers (D&O) insurance, to cover the Township of Mt. Olive. We would be willing to add the requested rider to our insurance policies once all other township-subsidized organizations have agreed to provide the same coverage in order to properly protect the township. It would be prudent that any and all organizations receiving township funds should have the same rider.

We feel that anything less then township wide adherence to the rider request would indicate that township, specifically the Township Council, would be singling out the Mt Olive Township Emergency Services Organizations.

Additionally, in part of your request to be added to our insurance, we request that the township reciprocate the requested coverage by ensuring that our respective organizations are equally covered by the townships insurance policies. That being said, we also request copies of the townships Joint Insurance Fund policy and a meeting with the risk manager.

Respectfully,

Kevin P. Dolan  
President  
Flanders Fire Company  
& Rescue Squad #1

Phyllis Gentile  
President  
Budd Lake First Aid  
& Rescue, Inc

Joe Compano  
President  
Budd Lake  
Volunteer Fire  
Co., Inc.

Copy to: Mayor Scapicchio  
Township Council  
John Dorsey, Township Attorney