



HARTFORD LIFE INSURANCE COMPANY

200 Hopmeadow Street
Simsbury, Connecticut 06089
(A stock insurance company)

CERTIFICATE OF INSURANCE

Policyholder: ALLEGANY COUNTY
Policy Number: GRH-874108
Policy Effective Date: January 1, 2014
Policy Anniversary Date: January 1, 2015

We have issued The Policy to the Policyholder. Our name, the Policyholder's name and the Policy Number are shown above. The provisions of The Policy, which are important to You, are summarized in this certificate consisting of this form and any additional forms which have been made a part of this certificate. This certificate replaces any other certificate We may have given to You earlier under The Policy. The Policy alone is the only contract under which payment will be made; however nothing in The Policy invalidates or impairs any rights granted in the certificate. The Policy and certificate are on file with Us at Our home office. The Policy and certificate may be inspected at the office of the Policyholder.

Signed for the Company

Terence Shields, *Secretary*

Michael Concannon, *Executive Vice President*

A note on capitalization in this certificate:

Capitalization of a term, not normally capitalized according to the rules of standard punctuation, indicates a word or phrase that is a defined term in The Policy or refers to a specific provision contained herein.