EXHIBIT

K
LETTER OF CERTIFICATION

April 04, 2005

Tracy Williams
North-east Claims Service Center

This is to certify that the attached is a true and correct copy of
the policy of insurance: contractor's Business Owners #CB-8E8397,
all policy terms, endorsements and declaration pages from 05/26/03 to 05/26/04,
insofar as it relates to the insurance afforded thereunder at the following location:
PO Box 715, New Providence, NJ 07974, to the Named: Bartec Industries, Rencon Corp.,
on the date of loss 10/27/03, the New Jersey Buyer's Guide and the
Coverage Selection Forms as are mandated by law.

R. Bruce Livingston
Assistant Vice President
Harleysville

Named Insured:

BARTEC INDUSTRIES
RENCORP CORP
P O BOX 715
NEW PROVIDENCE NJ 07974

Legal Status: Corporation
Business: FLOOR CONTRACTOR

Estimated Total Annual Policy Premium: $8,333.00
Estimated Total Policy Premium: $8,333.00
New Jersey Property-Liability Insurance
Guaranty Association Surcharge: $21.00
Total Amount Due: $8,354.00

The amount shown above is the total amount due. This premium is due as indicated on the premium invoice. Failure to remit when due can result in the cancellation of your policy. If you request cancellation, there is a minimum premium retention for this policy of $75.

Renewal offer is contingent upon payment of prior policy term.

This policy contains an audit condition. All rating information and classifications are subject to verification and change at audit. Premium was based on exposures you estimated, and final premium will be computed when your actual exposures are determined.

Insurance is afforded only with respect to the coverages listed. The limit of the company's liability shall be as stated herein subject to all terms of the policy.

For specific provisions and coverage definitions applicable to the following schedules, refer to the appropriate attached form or endorsement. A schedule of forms and endorsements made part of this policy can be found at the end of this declarations.
CONTRACTORS’
BUSINESS OWNERS POLICY
CB 8E8397

Policy Term 05/26/03 to 05/26/04
Issue Date 04/25/03
Agent Code 29-9626

SCHEDULE OF LOCATIONS
Loc No Location Description Little Falls NJ 07424
001 435 Main Street

SCHEDULE OF COVERAGE

Section I: Property Coverages
Section I Deductible: $500

Deductible Exceptions:

Contractors’ Equipment Endorsement Deductible
Refer to the Schedule of Other Coverages and Endorsements for applicable deductible.

Location 001 Building 001

Limit of Insurance

Construction: Joisted Masonry Coinsurance: 80%
Terr: 050 Protection: 04
Occupancy: Floor Contractor

Business Personal Property
Accounts Receivable $15,000
Money and Securities
Inside the premises $10,000
Outside the premises $10,000

Other Coverages and Endorsements:
Replacement Cost
Applies to Business Personal Property Only
Compupak Endorsement
Data And Media $10,000

Section II: Comprehensive Business Liability

Business Liability and Medical Expenses Each Occurrence $1,000,000
General Aggregate (Other Than Products-Completed Operations) Not Applicable
Products Completed Operations Aggregate $2,000,000
Medical Expenses $5,000
Fire Legal Liability $100,000

SCHEDULE FOR COMPREHENSIVE BUSINESS LIABILITY CLASSIFICATIONS

<table>
<thead>
<tr>
<th>Loc</th>
<th>State-</th>
<th>Bldg</th>
<th>Terr</th>
<th>Description</th>
<th>Class</th>
</tr>
</thead>
</table>
| 001/001 | 29-050 | Cement, Concrete Or Granolithic Floor Construc-
| | | tion, Finishing Or Surfacing | Payroll Premium Basis | 17713 |

|$75,000
# SCHEDULE OF OTHER COVERAGES AND ENDORSEMENTS

**Contractors' Equipment Endorsement**

<table>
<thead>
<tr>
<th>Item</th>
<th>Ded No</th>
<th>Description</th>
<th>Manufacturer</th>
<th>Marks &amp; Nos</th>
<th>Amount of Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>Miscellaneous Tools</td>
<td>N/A</td>
<td>N/A</td>
<td>$15,000</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>Swing Concrete Pump</td>
<td>N/A</td>
<td>1715000116</td>
<td>$46,000</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>System Pipe</td>
<td>N/A</td>
<td>N/A</td>
<td>$8,000</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>Hyster Lift</td>
<td>N/A</td>
<td>H177b05028V</td>
<td>$22,588</td>
</tr>
</tbody>
</table>

The Company shall not be liable for more than ($91,588) in any one disaster, either in case of partial or total loss or salvage changes or any other charges or all combined.

**Deductible:** $500

Deductible exceptions are reflected for scheduled items. In case of "loss" involving more than one scheduled item, the highest deductible amount shown for scheduled covered property involved is the deductible amount.

**Compupek Endorsement**

<table>
<thead>
<tr>
<th>Loc No</th>
<th>Bldg No</th>
<th>Property Covered</th>
<th>Limit of insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>001</td>
<td>&quot;data&quot; And &quot;media&quot;</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

## FORMS AND ENDORSEMENTS

- **PJ0002E** 0200 Policy Jacket
- **BO7194** 0190 Exclusion-Asbestos
- **IL0208** 0090 New Jersey Changes - Cancellation and Nonrenewal
- **PT0617** 0190 Contractors' Business Owners Policy
- **BO7124** 1288 Compupek Endorsement
- **BO7191** 0190 Contractors Equipment Coverage Endorsement
- **BO7253** 0293 Personal Property Off Premises
- **BO7411** 0201 Civil Authority Amendment Endorsement
- **BO7433** 0802 Nuclear Hazard Exclusion Amendment
- **BO7436** 1102 Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terror; Coverage For Certain Fire Losses
- **IL7131** 0498 Exclusion of Certain Computer-Related Losses
- **ST7316** 0802 Important Change Nuclear Hazard Exclusion
- **BO7111** 0189 New Jersey Changes - Auto/Mobile Equipment and Nonowned Watercraft
- **BO7117** 0189 New Jersey Changes - Business Liability Coverage
- **BO7233** 0193 Employment - Related Practices Exclusion

New Jersey 02 03 DB V Page 3 Continued
BARTEC INDUSTRIES

BO7302 0195 Amendment - Leased Workers
BO7314 0896 Amendment Section II - Who Is An Insured
BO7328 0796 Exclusion - Snow and Ice Removal
*BO7376 1020 New Jersey Changes-Lead Contamination Liability
*BO7437 1202 Nuclear, Biological Or Chemical Terrorism Exclusion (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism
*BO7438 1102 Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
CG7167 0195 Additional Insured Endorsement Construction Contracts
IL7107 0791 Voluntary Property Damage Endorsement

IMPORTANT INFORMATION
The following material contains information about your policy. Please read carefully.

ST7115 0900 Premium Audit Notice
*ST7394 1202 Policyholder Disclosure Notice of Terrorism Insurance Coverage
*ST7408 1102 Important Notice To Policyholders - Exclusion Of Acts Of Biological Or Chemical Terrorism; Cap On Losses From Certified Acts Of Terrorism; Coverage For Certain Fire Losses
*ST7409 1202 Important Notice To Policyholders - Nuclear, Biological Or Chemical Terrorism Exclusion (Other Than Certified Acts Of Terrorism); Cap On Losses From Certified Acts Of Terrorism
*ST7410 1102 Important Notice To Policyholders - Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
*ST7419 0203 New Jersey Earthquake Insurance Availability Notice
Z887 1299 Direct Claims Reporting Saves You Time and Money!

* Indicates a new or replacement form. Retain listed forms not replaced.

Renewal Insuring Agreement: In consideration of payment of the premium specified on the renewal declarations, this policy is renewed for the period stated. The renewal is subject to all terms, conditions, forms and endorsements attached to the policy or to this renewal declarations.
E. LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured’s estate will not relieve us of our obligations under this policy.

2. Duties In the Event of Occurrence, Claim or Suit

   a. You must see to it that we are notified promptly of an “occurrence” that may result in a claim. Notice should include:
      (1) How, when and where the occurrence took place; and
      (2) The names and addresses of any injured persons and witnesses.

   b. If a claim is made or “suit” is brought against any insured, you must see to it that we receive prompt written notice of the claim or “suit.”

   c. You and any other involved insured must:
      (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or “suit;”
      (2) Authorize us to obtain records and other information;
      (3) Cooperate with us in the investigation, settlement or defense of the claim or “suit;” and
      (4) Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which this insurance may also apply.

   d. No insureds will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Financial Responsibility Laws

   a. When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, the insurance provided by the policy for “bodily injury” liability and “property damage” liability will comply with the provisions of the law to the extent of the coverage and limits of insurance required by that law.

   b. With respect to “mobile equipment” to which this insurance applies, we will provide any liability, uninsured motorists, underinsured motors, no-fault or other coverage required by any motor vehicle law. We will provide the required limits for those coverages.

4. Legal Action Against Us

   No person or organization has a right under this policy:

   a. To join us as a party or otherwise bring us into a “suit” asking for damages from an insured; or

   b. To sue us on this policy unless all of its terms have been fully complied with.

   A person or organization may sue us to recover on an agreed settlement or on a final judgement against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant’s legal representative.

5. Separation of Insureds

   Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

   a. As if each Named Insured were the only Named Insured; and

   b. Separately to each insured against whom claims is made or “suit” is brought.