

Via Certified Mail
No. 7006 0810 0004 3770 8748

April 23, 2013



John Kieling
Program Manager
Permits Management Program
New Mexico Environment Department
Hazardous Waste Bureau
2905 Rodeo Park Drive East, Bldg. 1
Santa Fe, New Mexico 87505-6303

**Re: Hazardous Waste Facility Certificate of Liability Insurance
Western Refining Southwest, Inc.,
Gallup Refinery, EPA ID #NMD000333211, HWB-WRG-MISC and
Bloomfield Refinery, EPA ID #NMD089416416, HWB-WRB-MISC**

Dear Mr. Kieling:

This letter and attachment provide liability insurance for facilities at Western Refining Southwest, Inc. (Western), Gallup and Bloomfield Refineries. The Gallup Refinery is a crude oil refinery owned and operated by Western Refining Southwest, Inc., formerly known as Giant Industries Arizona, Inc. and formerly doing business as Giant Refining Company Ciniza Refinery. The Bloomfield Refinery is a former crude oil refinery owned by San Juan Refining Company, a New Mexico corporation and operated by Western Refining Southwest, Inc., formerly known as Giant Industries Arizona, Inc., an Arizona corporation.

Hazardous Waste Facility Certificate of Liability Insurance

The Hazardous Waste Facility Certificate of Liability Insurance has been re-issued and is attached to this letter. The wording is identical to the wording specified in 40 CFR 264.151(a)(1).

If you have any questions, please call me at (915) 534-1480.

Sincerely,

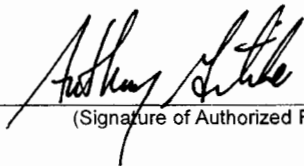


Leslie Ann Allen
Senior Vice President
Environment and Regulatory Affairs

HAZARDOUS WASTE FACILITY CERTIFICATE OF LIABILITY INSURANCE

1. Indian Harbor Insurance Company, the Insurer of Seaview House, 70 Seaview Avenue, Stamford, CT 06902-6040, hereby certifies that it has issued liability insurance covering bodily injury and property damage to Western Refining, Inc. the "Insured", of 1250 W. Washington, Suite 101, Tempe, AZ 85281 in connection with the Insured's obligation to demonstrate financial responsibility under 40 CFR 264.147 or 265.147. The coverage applies at EPA ID#NMD000333211 and EPA ID#NMD089416416, Gallup Refinery, Gallup, NM 87301 and Bloomfield Refinery, #50 County Road 4990 (Sullivan Road), Bloomfield, NM 87413, for sudden and nonsudden accidental occurrences. The limits of liability are \$1,000,000 each occurrence and \$2,000,000 annual aggregate, exclusive of legal defense costs. The coverage is provided under policy number PEC002717604 issued on September 1, 2012. The effective date of said policy is September 1, 2012.
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 in 40 CFR 264.147(f) or 265.147(f).
 - (c) Whenever requested by a Regional Administrator of the U.S. Environmental Protection Agency (EPA), 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, the Insured, a parent corporation providing insurance coverage for its subsidiary, or by a firm having an insurable interest in and obtaining liability insurance on behalf of the owner or operator of the hazardous waste management facility, will be effective only upon written notice and only after the expiration of 60 days after a copy of such written notice is received by the Regional Administrator (s) of the EPA Region(s) in which the facility(ies) is(are) located.
 - (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 Regional Administrator(s) of the EPA Region(s) in which the facility(ies) is(are) located.

I hereby certify that the wording of this instrument is identical to the wording specified in 40 CFR 264.151(j) 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.



(Signature of Authorized Representative of Insurer)

Date: 3/27/13

Anthony Gentile, Vice President

Authorized Representative of Indian Harbor Insurance Company

c/o XL Insurance
505 Eagleview Boulevard
P.O. Box 636
Exton, PA 19341-0636