

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY**DECLARATIONS PAGE**

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA904673B

Renewal of Number: NJA904673A

1. **NAMED INSURED:** Richard Semales
STREET ADDRESS: 113 9th Ave
Haddon Heights, NJ 08035

2. **POLICY PERIOD:** Inception Date: 04/05/2009 Expiration Date: 04/05/2010

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. **LIMIT OF LIABILITY:**
Each Claim: \$ 300,000
Aggregate: \$ 600,000
Claim Expenses have a separate Limit of Liability:
Each Claim: \$ 300,000
Aggregate: \$ 600,000

4. **DEDUCTIBLE:** Each Claim: \$500.00 *Aggregate: \$1,000.00

5. **RETROACTIVE DATE:** 04/05/2007

If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

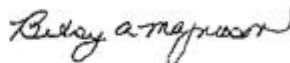
6. **ANNUAL PREMIUM:** \$ 478.00 Additional 1.40% NJ Guarantee Fund Surcharge 7.00

7. **ENDORSEMENTS:**
This policy is made and accepted subject to the printed policy form together with the following form(s) and endorsement(s).

GSN-07-AP-122(07/2007) GSN-07-AP-810NJ (06/2007)
GSN-07-AP-375 (10/2007)

8. **MANAGING AGENT**
Herbert H. Landy Insurance Agency, Inc.
75 Second Avenue, Suite 410

Needham, Massachusetts 02494-2876



Authorized Representative