

Five Star Appraisers E&O Program

303 W. Madison , Suite 700 Chicago, IL 60606
Tel: 866-879-6565 Fax: 866-720-5003

PROOF OF COVERAGE

1. Name and Address of Insured: Binding Authority: B0595EL0421902008
Edward F. Miller
dba Rural Appraisals
365 Red Hill Road. P.O. Box 767
Phillipsport NY 12769

2. Insurer: **Underwriters at Lloyd's**
Rating: *AM Best:* A (Excellent) *S&P:* A+(Good)

3. Coverage: Errors and Omissions

4. Policy Number: 08REALPF-00621

5. Limits of Liability:

	\$1,000,000	Each Claim, including Claims Expenses
	\$1,000,000	Annual Aggregate, including Claims Expenses

6. Deductible:

	\$500	Each Claim, including Claims Expenses
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7. Annual Policy Premium:

	\$	\$943.00	Gross Premium	
	\$	\$33.95	Surplus Lines Tax NY	
	\$	\$1.89	Stamping Fee NY	
	\$	<u>\$978.84</u>	Total Premium	

8. Policy Period

	04/27/2009 to 04/27/2010
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12:01 a.m. standard time at the location stated above.

9. Retroactive Date: 04/27/2004

Definition: Retroactive Date (Prior Acts Coverage) - This is the date from which the Insured warrants that "CONTINUOUS" Professional Liability coverage has existed without interruption. Appraisers obtaining this insurance for the FIRST time or renewing insurance after a lapse in coverage will have a retroactive date the same as the policy inception date. A retroactive date indicates how far back in time this insurance will provide coverage for prior acts. Any claims made for an appraisal done prior to the retroactive date will be excluded under this policy.

10. Based On: 1.00 **Appraiser Edward F. Miller**

11. Coverage is subject in all respects to the terms, conditions and limitations of the policy issued by Underwriters at Lloyds, unless otherwise specified.

12. This "Proof of Coverage" notice is your formal "Evidence of Insurance" to be used (or copies thereof) to notify banks, and other third parties that such coverage exists.

Date of issuance: April 10, 2009

Kevin M. Ottley

Authorized Representative

PROOF