

NAVIGATORS INSURANCE COMPANY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

PLEASE READ THIS POLICY CAREFULLY.

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

POLICY NUMBER: PH11RAL100665IV RENEWAL OF: _____

1. **NAMED INSURED:** Marco Paul Garcia
2. **ADDRESS:** 273 Berlin Street
Montpelier, VT 05602
3. **POLICY PERIOD: FROM:** 06/01/2011 **TO:** 06/01/2012
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above.
4. **LIMITS OF LIABILITY:**
 - A. \$ 1,000,000 Damages Limit of Liability - Each Claim
 - B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim
 - C. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate
 - D. \$ 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate
5. **DEDUCTIBLE:** (Inclusive of claim expenses):
 - A. \$500 - Each Claim
 - B. \$1,000 - Aggregate
6. **PREMIUM:** \$ 598.00
7. **RETROACTIVE DATE:** 01/05/2004
8. **FORMS ATTACHED:** NAV RAL NIC PF (02/11) NAV RAL 300 VT (02 11)
NAV RAL 002 (02 11)

PROGRAM ADMINISTRATOR: Herbert H. Landy Insurance Agency Inc.
75 Second Ave Suite 410
Needham, MA 02494-2876