



GENERAL STAR NATIONAL INSURANCE COMPANY
 Financial Centre
 P.O. Box 10360
 Stamford, Connecticut 06904-2360

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: NJA946596A

Renewal of Number: NJA946596

1. **NAMED INSURED:** John P. Ward
STREET ADDRESS: 2959 South 2300 East
 Salt Lake City, UT 84109

2. **POLICY PERIOD:** Inception Date: 04/29/2009 Expiration Date: 04/29/2010
 Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. **LIMIT OF LIABILITY:**
 Each Claim: \$ 500,000
 Aggregate: \$1,000,000
Claim Expenses have a separate Limit of Liability:
 Each Claim: \$ 500,000
 Aggregate: \$1,000,000

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

5. **RETROACTIVE DATE:** 04/29/2008

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:** \$ 520.00

7. **ENDORSEMENTS:**

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

GSN-07-AP-122(07/2007) GSN-07-AP-846UT (10/2007)
 GSN-07-AP-375 (10/2007) GSN-07-AP-201 (06/2007)

8. **MANAGING AGENT**

Herbert H. Landy Insurance Agency, Inc.
 75 Second Avenue, Suite 410

Needham, Massachusetts 02494-2876

Authorized Representative