
Business Risk Partners

PROFESSIONAL LIABILITY INSURANCE POLICY – UNDERWRITTEN BY UNDERWRITERS AT LLOYD'S

THIS IS A CLAIMS MADE AND REPORTED POLICY - PLEASE READ CAREFULLY.

DECLARATIONS

- ITEM 1. **NAMED INSURED:** Metro Home Inspections LLC
ADDRESS: 5874 Hickory Trail
North Ridgeville, OH 44039
- ITEM 2. **POLICY PERIOD:** EFFECTIVE FROM 09/01/2011 to 09/01/2012 (AT 12:01 A.M. STANDARD TIME AT OF NAMED INSURED AS STATED HEREIN.)
- ITEM 3. **LIMITS OF LIABILITY:** (A) \$250,000.00 each Claim including Loss and Claims Expenses, but in no event exceeding,
(B) \$250,000.00 in the Aggregate for all Claims, including Loss and Claims Expenses
- ITEM 4. **DEDUCTIBLE:** \$5,000.00 per Claim, including Loss and Claims Expenses
- ITEM 5. **PREMIUM:** [REDACTED]
- ITEM 6. **RETROACTIVE DATE:** 09/01/2004
- ITEM 7. **PROFESSIONAL SERVICES:** Solely in the performance of providing professional services as a Home Inspector for others for a fee.
- ITEM 8. **NOTICES:** Notices required to be given to the Insurers under the Policy shall be addressed to:

Business Risk Partners, Inc.
2 Waterside Crossing, Suite 102
Windsor, CT 06095
- ITEM 9. **POLICY NUMBER:** 0000-00126731D
- ITEM 10. **AGENT/BROKER:** Capitol Special Risks, Inc. (HI)
- ITEM 11. **ENDORSEMENTS:**
1. Nuclear Incident Exclusion
 2. Service of Suit Clause (U.S.A.)
 3. Several Liability Notice
 4. War and Civil War Exclusion
 5. Notice of Cancellation
 6. War and Terrorism Exclusion Endorsement
 7. Radioactive Contamination Exclusion Clause Liability Direct
 8. Asbestos Exclusion
 9. Lead Paint Exclusion
 10. Termite Exclusion
 11. Limited Additional Insured - American Society of Home Inspectors
 12. Limited Additional Insured - Referral
 13. Commercial Property Inspection Endorsement
 14. Personal Injury Extension
 15. Extended Reporting Period Endorsement 100% - 125% Bilateral
 16. On-Premises Bodily Injury/Property Damage Endorsement (\$250,000 sublimit)
 17. Home Inspectors Endorsement

The insurance hereby extended is written by an approved licensed insurer in the State of Ohio and is not covered in the case of insolvency by the Ohio Insurance Guaranty Association.

Surplus Line Broker: Capitol Special Risks, Inc.

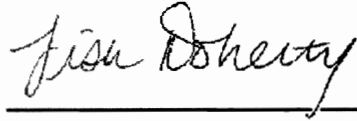
ORIGINAL



NOTICE: THIS IS A CLAIMS MADE AND REPORTED POLICY. EXCEPT AS MAY OTHERWISE BE PROVIDED HEREIN, THE COVERAGE OF THIS POLICY IS LIMITED TO LIABILITY FOR WRONGFUL ACTS COMMITTED SUBSEQUENT TO THE RETROACTIVE DATE, IF APPLICABLE, FOR WHICH CLAIMS ARE FIRST MADE AGAINST THE INSURED WHILE THE POLICY IS IN FORCE AND WHICH ARE REPORTED TO THE COMPANY NO LATER THAN SIXTY (60) DAYS AFTER THE TERMINATION OF THE POLICY. THE COVERAGE OF THIS POLICY DOES NOT APPLY TO CLAIMS FIRST MADE AGAINST THE INSURED AFTER THE TERMINATION OF THE POLICY UNLESS AN EXTENDED REPORTING PERIOD APPLIES.

THE LIMITS OF LIABILITY AVAILABLE TO PAY LOSS, AS DEFINED IN THE POLICY, SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES. FURTHER NOTE THAT AMOUNTS INCURRED FOR CLAIMS EXPENSES AND LOSS SHALL ALSO BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

AUTHORIZED REPRESENTATIVE:

A handwritten signature in cursive script that reads "Lisa Doherty". The signature is written in black ink and is positioned above a solid horizontal line.

Lisa Doherty President

DATE: 09/14/2011