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:** **ADDRESS:**	Metro Home Inspections LLC 5874 Hickory Trail, North Ridgeville, OH 44039
ITEM 2.	**POLICY PERIOD:**	EFFECTIVE FROM 09/01/2015 to 09/01/2016 (AT 12:01 A.M. STANDARD TIME AT ADDRESS OF NAMED INSURED AS STATED HEREIN.)
ITEM 3.	**LIMITS OF LIABILITY:**	**(A)** $250,000 each Claim including Loss and Claims Expenses, but in no event exceeding, **(B)** $250,000 in the Aggregate for all Claims, including Loss and Claims Expenses
ITEM 4.	**DEDUCTIBLE:**	$5,000 per Claim, including Loss and Claims Expenses
ITEM 5.	**PREMIUM:**	
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 2 Waterside Crossing Suite 102, Windsor, CT 06095
ITEM 9.	**POLICY NUMBER:**	0000-00126731H
ITEM 10.	**AGENT/BROKER:**	Tennant Risk Services (HI)
ITEM 11.	**ENDORSEMENTS:**	

1. Radioactive Contamination Exclusion Clause Liability Direct (USA)
2. Service of Suit Clause (U.S.A.)
3. Several Liability Notice
4. Nuclear Incident Exclusion
5. Sanction Limitation and Exclusion Clause
6. War and Terrorism Exclusion Endorsement
7. Limited Additional Insured Endorsement
8. On Premises Bodily Injury- Property Damage Endorsement (sublimit)

Lloyd's Binding Authority # B0391IM1401597

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: Lisa Doherty **DATE:** 09/23/2015

Lisa Doherty President

THE INSURANCE HEREBY EVIDENCED IS WRITTEN BY AN APPROVED NON-LICENSED INSURER IN THE STATE OF OHIO AND IS NOT COVERED IN CASE OF INSOLVENCY BY THE OHIO INSURANCE GUARANTY ASSOCIATION.