



The company providing the insurance afforded by this coverage is indicated above.

REAL ESTATE PROFESSIONALS ERRORS AND OMISSIONS DECLARATIONS

THIS IS A CLAIMS MADE INSURANCE POLICY. PLEASE READ IT CAREFULLY.

PRODUCER: Pearl Insurance Group

POLICY NUMBER: PEG9143464-3

PRODUCER #: 08938

THIS IS A CLAIMS MADE POLICY. THE POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE CLAIM MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. CLAIM EXPENSES ARE IN ADDITION TO THE LIMIT OF LIABILITY. PLEASE REVIEW THIS POLICY CAREFULLY.

Item 1. **NAMED INSURED:**

Stultz Real Estate Agency, Inc.

Item 2. **ADDRESS:**

501 Allegheny St
Hollidaysburg, PA 16648-2012

Item 3. **POLICY PERIOD:** FROM 08/01/2009 TO 08/01/2010

12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein.

Item 4. **LIMITS OF LIABILITY**

A. Limits of Liability \$ 1,000,000 Each Claim \$ 1,000,000 Policy Aggregate
B. Fair Housing Discrimination Limit of Liability \$ 250,000 Aggregate

Item 5. **DEDUCTIBLE** \$ 5,000 Each Claim

Item 6. **PREMIUM:** \$ 3,252 *

Item 7. **RETROACTIVE DATE** Full Prior Acts

Item 8. **NOTICES TO BE SENT TO:**

Report A Claim

XL Select Professional Claims
100 Constitution Plaza
17th Floor
Hartford, CT 06103

Material Changes

Pearl Insurance Group, LLC
1200 East Glen Avenue
Peoria Heights, IL 61616
1/800-447-4982

Item 9.

FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE:

JPP-PF (03/08) Real Estate Errors & Omissions Policy Form
JPP-PA1 (06/05) Pennsylvania Changes
JPP-134 (03/08) Open House Endorsement
JPP 116 (06/05) Deductible Reduction Endorsement

DATE: 07/27/2009

Authorized Representative

Gary P. Pearl

President and CEO