

# Real Estate Appraisers Professional Liability



**Liberty**  
 Surplus Insurance  
 Corporation  
 Member of Liberty Mutual Group

Date Issued	Policy Number	Previous Policy Number
09/03/2010	LSI005103-009	LSI005103-008

## LIBERTY SURPLUS INSURANCE CORPORATION

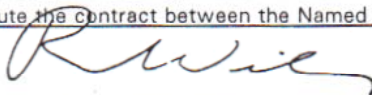
(A Stock Insurance Company, hereinafter the "Company")  
 55 Water Street, 18th Floor  
 New York, NY 10041

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

### Item DECLARATIONS

<p>1. <b>Customer ID:</b> 146554  <b>Named Insured:</b>                  HESS APPRAISAL CO., INC.                  Alden E. Hess                  1505 St. Clairs Creek Road                  Chilhowie, VA 24319</p>	<p>This contract is a surplus lines contract, and is not protected by the Virginia Guarantee Fund.</p>
<p>2. <b>Policy Period:</b>  <b>From:</b> 09/14/2010                      <b>To:</b> 09/14/2011                  12:01 A.M. Standard Time at the address stated in Item 1.</p>	
<p>3. <b>Deductible:</b> \$1,000                      Each Claim</p>	
<p>4. <b>Retroactive Date:</b>                      09/14/1999</p>	
<p>5. <b>Inception Date:</b>                      09/14/2002</p>	
<p>6. <b>Limits of Liability:</b>                  A. \$500,000                      Each Claim                  B. \$500,000                      Aggregate</p>	<p><b>The Limit of Liability for Each Claim and in the Aggregate is reduced by Damages and Claims Expenses as defined in the Policy.</b></p>
<p>7. <b>Mail All Notices to Agent:</b></p>	<p>LIA Administrators &amp; Insurance Services                  1600 Anacapa Street                  Santa Barbara, California 93101                  (805) 963-6624; Fax: (805) 962-0652</p>
<p>8. <b>Annual Premium:</b>                      \$796.00</p>	
<p>9. <b>Number of Appraisers:</b>                      1</p>	
<p>10. <b>Forms attached at issue:</b>                      LIA002S (07/01) LIA009 (04/10) LIA012 (03/10) LIA021 (03/10)                  SC-9 VA (10/08)</p>	

This Declarations Page together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Real Estate Appraisers Professional Liability Insurance Policy shall constitute the contract between the Named Insured and the Company.

By  \_\_\_\_\_  
 Authorized Signature