

# LLOYD'S

Underwritten by Certain Underwriters at Lloyd's

## MISCELLANEOUS ERRORS AND OMISSIONS LIABILITY INSURANCE POLICY DECLARATION

NOTICE: THIS IS A CLAIMS MADE AND REPORTED POLICY AND SUBJECT TO ITS PROVISIONS APPLIES ONLY TO CLAIMS WHICH ARE BOTH FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER DURING THE POLICY PERIOD OR AN EXTENDED REPORTING PERIOD, IF APPLICABLE. PLEASE READ THE ENTIRE POLICY CAREFULLY.

Company: **Certain Underwriters at Lloyd's London** Authority Reference No.: **B1921YA0002500**

Policy #: **AMF 3000775.14** Renewal of: **NEW**

Insured Name and Address: **Brad Franks**  
d/b/a (if applicable): **Home & Farm Title Services**  
P. O. Box 11304  
Memphis, TN 38111

Policy Period: **From 11/21/2014 to 11/21/2015** At 12:01am (Standard Time) at the address of the Named Insured.

Retroactive Date: **11/21/2012** *Alternate (split) retroactive dates will be shown in Endorsement F-002*

Professional Services: **Solely in the performance of services shown below, for others for a fee.**

**Abstracting Services**

### Limits of Liability

A. Professional Wrongful Act Coverages: \$ 1,000,000 Each Claim / \$ 1,000,000 Aggregate

B. Supplementary Coverages:

1. Defendants Expense \$ 250 Each Day  
\$ 5,000 Aggregate For All Days

2. Fees and Expenses for Non-Party \$ 500 Each Subpoena Request  
Subpoenas for Deposition \$ 15,000 Aggregate For All Subpoenas/ Requests  
Testimony and/or the Production  
of Documents

3. License and Disciplinary \$ 500 Each Day  
Proceedings \$ 50,000 Aggregate For All Days

C. Aggregate Limit of Liability for all Coverages set forth above: \$ 1,070,000

Deductible: \$ 2,500 per Claim