

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.: **B0879C003461800**

Policy #: **AMF 3006199.18** Renewal of: **AMF 3004940.17**

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 11/21/2018 to 11/21/2019** 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

A.	E&O LIMITS OF LIABILITY (CLAIMS MADE FORM)	DEDUCTIBLE
	\$ 1,000,000 Each Claim	\$ 2,500 Each Claim
	\$ 1,000,000 Aggregate	

B.	E&O OTHER SUPPLEMENTAL COVERAGES (SUBLIMITS SHOWN BELOW)	
	\$ 250 Each Day \$ 5,000 Aggregate (All Days)	Sublimit for Defendants Expense
	\$ 500 Each Subpoena Request \$ 15,000 Aggregate (All Requests)	Sublimit for Fees and Expenses for Non-Party Subpoenas for Deposition Testimony and/or the Production of Documents
	\$ 500 Each Day \$ 50,000 Aggregate (All Days)	Sublimit for License and Disciplinary Proceedings

C.	GENERAL LIABILITY LIMITS OF LIABILITY	DEDUCTIBLE
	\$ 0 Each Occurrence Limit	\$ 0 Each Claim
	\$ NIL Damages to Premises Rented to You Limit, any one premises	
	\$ NIL Medical Expense Limit, any one person	
	\$ NIL Personal & Advertising Injury Limit, any one person/organization	
	\$ 0 General Aggregate Limit	
	\$ NIL Products/Completed Operations Aggregate Limit	

D.	POLICY AGGREGATE LIMIT
	\$ 1,070,000 Aggregate Limit of Liability for all Coverages set forth above

Lloyd's Common Endorsements: **AMF DEC01 (09/17), AMF POL01 (02/14), Lloyd's Syndicate List, LMA3100 (09/10), LSW430 (10/04), LSW1001 (08/94), NMA1256 (03/60), NMA1331 (10/04), NMA1998 (02/09), NMA2918 (08/01), NMA1477 (02/64)**
 General Liability Forms and endorsements (if applicable): **None**
 Professional Liability Endorsements: **Shown on following page**