

Rice Insurance Services Company, LLC

CERTIFICATE OF COVERAGE REAL ESTATE LICENSEE'S ERRORS & OMISSIONS INSURANCE

CLYDE EARL HALL
HALL REAL ESTATE
4923 CLINTON HWY
KNOXVILLE, TN 37912

I hereby certify that the following licensee is insured as stated below:

Insured: CLYDE EARL HALL

License #: 230497

Policy Number: 07 EO 0006TN- / 00517843

Individual Policy Period: 01/01/2007 to 01/01/2009

Policy Limits: \$100,000 per Claim / \$300,000 annual aggregate

Deductible

Damages:	\$1,000	each Claim
Claims Expenses:	\$0	each Claim

Insurance Company: Continental Casualty Company

The policy referenced above is a CLAIMS MADE AND REPORTED POLICY. A Claim must be reported in writing to the Company as soon as possible after the Claim is first made but in no event more than ninety (90) days after the insured became aware of such Claim. The Claim must be made and reported during the policy period or during the Extended Reporting Period in order to qualify for coverage. A Claim is written demand for money or services received by the insured or service of lawsuit or institution of arbitration or mediation proceedings against the Insured, seeking Damages and alleging a negligent act, error or omission in the performance of Professional Services. It is essential, to protect the Insured's interests and to assure that coverage conditions are not violated, that Claims be properly reported. Immediate action required by the real estate licensee and/or broker.

To report a Claim, visit our website www.risceo.com or call our Claims Examiner at our administrative office at (800) 637-7319 for a Notice of Claim form. Complete and submit the Notice of Claim form and other pertinent documents to the Company.

All terms, conditions, deductibles and exclusions are addressed in the policy.

Authorized Representative:



Date:	11/1/06
Agency:	Rice Insurance Services Company, LLC
Address:	4211 Norbourne Blvd, Louisville, KY 40207
Phone:	(800) 637-7319
Fax:	(502) 897-7174

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ENDORSEMENT

The following spaces preceded by an asterisk(*) need not be completed
if this endorsement and the policy have the same inception date.

ATTACHED TO AND FORMING PART OF POLICY NUMBER	*EFFECTIVE DATE OF ENDORSEMENT	ISSUED TO
07 EO 0006TN-	05/07/2008	CLYDE EARL HALL

This Endorsement Changes The Policy. Please Read It Carefully.

ADDITIONAL LIMITS OF LIABILITY AMENDATORY ENDORSEMENT

It is agreed that in consideration of the additional premium paid, the following amendment is made to the Policy only as respects the **Licensee** named above and only as respects a **Claim** first made against such **Licensee** and reported to the Company in writing after the effective date of this endorsement:

The following items of the Declarations are deleted in their entirety and replaced by the following:

Item 3a \$250,000 per **Licensee** per **Claim**

Item 3b \$750,000 Aggregate per **Licensee**

All other provisions of the Policy remain unchanged.