



GENERAL STAR NATIONAL INSURANCE COMPANY
Financial Centre
P.O. Box 10360
Stamford, Connecticut 06904-2360

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA814032

Renewal of Number:

1. **NAMED INSURED:** Michael S. Cibene
STREET ADDRESS: 501 N.W. 44 Street
Oakland Park, FL 33309

2. **POLICY PERIOD:** Inception Date: 07/05/2009 Expiration Date: 07/05/2010

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. **LIMIT OF LIABILITY:**
Each Claim: \$ 1,000,000
Aggregate: \$ 1,000,000
Claim Expenses have a separate Limit of Liability:
Each Claim: \$ 1,000,000
Aggregate: \$ 1,000,000

4. **DEDUCTIBLE:** Each Claim: \$500.00 Aggregate: \$1,000.00

5. **RETROACTIVE DATE:** 07/05/1986

If a date is indicated, this policy will not provide coverage for any **Claim** arising out of any act, error, omission or personal injury which occurred before such date.

6. **ANNUAL PREMIUM:** \$ 883.00 Additional 1.0% FL Hurricane Fund Surcharge 9.00

7. **ENDORSEMENTS:**
This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

GSN-07-AP-122FL(10/2008)

GSN-07-AP-201 (06/2007) GSN-07-AP-375 (10/2007)

8. **MANAGING AGENT**
Herbert H. Landy Insurance Agency, Inc.
75 Second Avenue, Suite 410

Needham, Massachusetts 02494-2876

Authorized Representative