

NAVIGATORS INSURANCE COMPANY

THIS IS A CLAIMS MADE INSURANCE POLICY.

THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. ALL CLAIMS MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD.

PLEASE READ THIS POLICY CAREFULLY.

REAL ESTATE PROFESSIONAL ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

POLICY NUMBER: PH11REL102768IV RENEWAL OF: _____

1. **NAMED INSURED:** Joseph A Chico III dba Chico Appraisal Services
2. **ADDRESS:** 947 Chestnut Ridge Rd
Morgantown, WV 26505
3. **POLICY PERIOD: FROM:** 07/12/2011 **TO:** 07/12/2012
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above.
4. **LIMITS OF LIABILITY:** A. \$ 1,000,000 Limit of Liability - Each Claim
B. \$ 1,000,000 Limit of Liability - Policy Aggregate
5. **DEDUCTIBLE:** (Inclusive of claim expense): \$ 2,500 Each Claim
6. **PREMIUM:** [REDACTED]
7. **RETROACTIVE DATE:** 07/12/2006
8. **FORMS ATTACHED:** NAV REL NIC PF (02 11) NAV REL 300 WV (02 11)
NAV REL 008 (02 11)

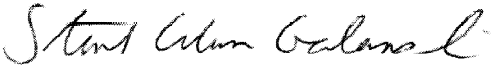
PROGRAM ADMINISTRATOR:

Herbert H. Landy Insurance Agency Inc.
75 Second Ave Suite 410
Needham, MA 02494-2876

By Acceptance of this policy the Insured agrees that the statements in the Declarations and the Application and any attachments hereto are the Insured's agreements and representations and that this policy embodies all agreements existing between the Insured and the Company or any of its representatives relating to this insurance.

IN WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary.


[Emily Miner]
Secretary


[Stanley A. Galanski]
President