

CERTIFICATE OF INSURANCE

ISSUE DATE 04/29/2009

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

PRODUCER
Herbert H. Landy Ins. Agency, Inc.
75 Second Avenue, #410
Needham, MA 02494-2876

COMPANIES AFFORDING COVERAGE
General Star National

INSURED
Richard M Grab

381 UPPER ROAD

DEERFIELD MA 01373

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

POLICY NO. NJA 799953E
POLICY TERM: 11/07/2008 - 11/07/2009
LIMITS OF LIABILITY: \$ 1,000,000.00 each claim;
\$ 2,000,000.00 annual aggregate;
DEDUCTIBLE: \$ 500.00 / \$ 1,000.00 each claim/annual aggregate;
PRIOR ACTS DATE: 11/07/2001
Coverage is on a claims-made basis.

DESCRIPTION OF OPERATIONS

Real Estate Appraisers Professional Liability.

CERTIFICATE HOLDER

Richard M. Grab Appraiser

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 60 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Betsy A. Magnuson