

**NAVIGATORS INSURANCE COMPANY**

**THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.**

**THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.**

**PLEASE READ THIS POLICY CAREFULLY.**

**REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY  
DECLARATIONS**

**POLICY NUMBER:** PH11RAL105108TV **RENEWAL OF:** \_\_\_\_\_

- 1. **NAMED INSURED:** Andrew J Gray
- 2. **ADDRESS:** 37 Pomeroy Meadow Road  
Southampton, MA 01073
- 3. **POLICY PERIOD: FROM:** 06/11/2011 **TO:** 06/11/2012  
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 Damages Limit of Liability - Each Claim
  - B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim
  - C. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate
  - D. \$ 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate
- 5. **DEDUCTIBLE: (Inclusive of claim expenses):**
  - A. \$500 - Each Claim
  - B. \$1,000 - Aggregate
- 6. **PREMIUM:** \$ 644.00
- 7. **RETROACTIVE DATE:** 06/11/2003
- 8. **FORMS ATTACHED:** NAV RAL NIC PF (02/11) NAV RAL 300 MA (02 11)  
NAV RAL 008 (02 11) NAV RAL 002 (02 11)

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

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