

SURPLUS LINES Title Agents Advantage Professional Liability Insurance

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NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number

L3D-H813238-01

The Hanover Atlantic Insurance Company, LTD

C/O March Management Services
Victoria Hall, 11 Victoria Street
PO Box hm 1826
Hamilton, HM 11, Bermuda
(A Stock Insurance Company, herein called the Company)

SURPLUS LINES POLICYHOLDER NOTICE

THIS INSURANCE IS ISSUED PURSUANT TO THE MINNESOTA SURPLUS LINES INSURANCE ACT. THE INSURER IS AN ELIGIBLE SURPLUS LINES INSURER BUT IS NOT OTHERWISE LICENSED BY THE STATE OF MINNESOTA. IN CASE OF INSOLVENCY, PAYMENT OF CLAIMS IS NOT GUARANTEED.

Broker Name: Norman-Spencer Agency, LLC

Address: 10050 Innovation Drive, Suite 340,

Miamisburg, OH 45342

Code: 1602657 Signature:

RAT

BROKER STAMP

Premium:

Surplus Lines Tax Surplus Lines Stamping Fee

Filing Fee



Issue Date

01/03/2023

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Item 1. NAMED INSURED AND ADDRESS Metropolitan Abstract Services Inc 1378 HAMEL RD MEDINA, MN 55340 Item 2. **POLICY PERIOD** Inception Date: 01/11/2023 Expiration Date: 01/11/2024 (12:01 AM standard time at the address shown in Item 1.) Item 3. LIMIT OF LIABILITY a. \$1,000,000 for each Claim; not to exceed b. \$1,000,000 for all Claims in the Aggregate Item 4. SUBLIMITS OF LIABILITY Personal Injury \$1,000,000 for each Claim; not to exceed b. \$1,000,000 for all Claims in the Aggregate **DEDUCTIBLE** Item 5. \$5,000 each Claim N/A for all Claims in the Aggregate SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE Item 6. LIMIT **DEDUCTIBLE**

			DEDUCTION
Disciplinary Proceedings	\$25,000	in the Aggregate	n/a
Consumer Financial Protection Bureau Defense	\$250,000	in the Aggregate	n/a
Employee Dishonest Acts	\$50,000	in the Aggregate	n/a
Loss of Earnings and Expense Reimbursement	\$500 \$10,000	per Day per Insured In the Aggregate	n/a
 PROFESSIONAL OFFICE			

Item 7. PROFESSIONAL SERVICES

Title Agent, Abstractor/Searcher, Escrow/Closing Services

Item 8. RETROACTIVE DATE

01/11/1995

Item 9. PREMIUM FOR THE POLICY PERIOD

Total Premium:



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Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION: See Schedule of Forms attached.

Item 11. NOTICE TO INSURER

Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:

www.hanover.com/report-claim-online
The Hanover Atlantic Insurance Company, LTD
Care of: The Hanover Insurance Company

440 Lincoln Street Worcester, MA 01653

National Claims Telephone Number: 508.855.6281

Facsimile: 508.635.1868 Email: proclaim@hanover.com

The Hanover Atlantic Insurance Company, Ltd.
C/O Marsh Management Services
Victoria Hall, 11 Victoria Street
PO Box hm 1826
Hamilton, HM 11, Bermuda
Tel 301-495-7722

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ABOVE.

In Witness Whereof, The Hanover Atlantic Insurance Company, Ltd. has caused this policy to be executed by is duly authorized officers.

Bryan Salvatore President Nathaniel W. Clarkin Treasurer