

TWIN CITY FIRE INSURANCE CO.
INDIANAPOLIS, IN 46268-0930

a stock insurance company, herein
called the Insurer



REAL ESTATE ERRORS AND OMISSIONS LIABILITY POLICY

Policy Number: 00 PS 0258259-09

Prior Policy Number: NEW

Agency Code, Name & Address:

91156
NORMAN-SPENCER AGENCY INC
8075 WASHINGTON VILLAGE DR
DAYTON, OH 45441

NOTICE - THIS IS A CLAIMS MADE AND REPORTED POLICY. PLEASE READ IT CAREFULLY.

COVERAGE APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR APPLICABLE EXTENDED REPORTING PERIOD AND REPORTED IN WRITING TO US IMMEDIATELY BUT IN NO EVENT LATER THAN SIXTY (60) CALENDAR DAYS AFTER THE EXPIRATION DATE OF THE POLICY PERIOD OR WITHIN ANY APPLICABLE EXTENDED REPORTING PERIOD.

DECLARATIONS

- ITEM 1. NAMED INSURED:**
DENNIS EUGENE HAWES
DBA: HOME REALTY
- ADDRESS OF INSURED:**
149 WEST 22ND ST
BUENA VISTA, VA 24416
- ITEM 2. POLICY PERIOD:** From 12:01 a.m. on 7/17/09 To 12:01 a.m. on 7/17/10
(Standard Time at the address shown in Item 1)
- ITEM 3. RETROACTIVE DATE:** 07/17/07
- ITEM 4. LIMITS OF LIABILITY:**
 - (A) LIMIT OF LIABILITY EACH CLAIM \$ 1,000,000
 - (B) AGGREGATE LIMITS OF LIABILITY \$ 1,000,000
- ITEM 5. DEDUCTIBLE:**
 - (A) DEDUCTIBLE EACH CLAIM \$ 2,500
 - (B) AGGREGATE DEDUCTIBLE \$ N/A
- ITEM 6. PREMIUM PER POLICY PERIOD:** \$ 780.00
- ITEM 7. ENDORSEMENTS:** (See attachments.)
SEE FORM GU207 (SCHEDULE OF FORMS AND ENDORSEMENTS)

Authorized Representative _____ Date: 07/10/09

ENDORSEMENT

This endorsement, effective on 7/17/09 at 12:01 A.M. standard time, forms a part of
Policy No. 00 PS 0258259-09 of the TWIN CITY FIRE INSURANCE CO.

Issued to DENNIS EUGENE HAWES DBA: HOME REALTY



David Zwiener, President

SCHEDULE OF FORMS AND ENDORSEMENTS

RE00H00300	07/05	REAL ESTATE ERRORS AND OMISSIONS LIABILITY POLICY
RN45N02600	08/96	IN WITNESS PAGE
HG00H00901	07/08	AMEND MAILING ADDRESS FOR NOTICE ENDORSEMENT
RE00H01800	07/05	DISCRIMINATION ENDORSEMENT - DEFENSE AND INDEMNITY
RE00H02000	07/05	ENVIRONMENTAL HAZARDS ENDORSEMENT
HR45H00101	05/05	VIRGINIA CANCELLATION AND NONRENEWAL ENDORSEMENT
RE45H00401	05/07	VIRGINIA AMENDATORY ENDORSEMENT