



The company providing the insurance afforded by this coverage is indicated above.

REAL ESTATE PROFESSIONALS ERRORS AND OMISSIONS DECLARATIONS

THIS IS A CLAIMS MADE INSURANCE POLICY. PLEASE READ IT CAREFULLY.

PRODUCER: Pearl & Associates, Ltd.

POLICY NUMBER: -PEG9175722-0

PRODUCER #: 08938

THIS IS A CLAIMS MADE POLICY. THE POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE CLAIM MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. CLAIM EXPENSES ARE IN ADDITION TO THE LIMIT OF LIABILITY. PLEASE REVIEW THIS POLICY CAREFULLY.

Item 1. NAMED INSURED:

Virtuoso Brokerages Inc. DBA Realty World Virtuoso

Item 2. ADDRESS:

2777 Borregas Dr
Aptos, CA 95003-3204

Item 3. POLICY PERIOD: FROM 02/23/2017 TO 02/23/2018
12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein.

Item 4. LIMITS OF LIABILITY

- | | | |
|--|--------------------------------|-------------------------------|
| A. Limits of Liability | \$ 1,000,000 Each Claim | \$ 1,000,000 Policy Aggregate |
| B. Lock-Box Limit of Liability | | \$ 250,000 Each Claim |
| C. Fair Housing Discrimination Limit of Liability | | \$ 500,000 Aggregate |
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Item 5. DEDUCTIBLE \$ 5,000 Each **Claim**

Item 6. **PREMIUM:** \$ 1,131.00

Item 6a. Premium for Certified Acts of Terrorism: \$ 0.00 (Included in Item 6 above)

Item 6b. Premium for Non-Certified Acts of Terrorism \$ 0.00 (Included in Item 6 above)

Item 7. **RETROACTIVE DATE** 2/22/2013

Item 8. **NOTICES TO BE SENT TO:**

Greenwich Insurance Company

Members of the XL America Companies

Report A Claim

XL Select Professional Claims
100 Constitution Plaza
17th Floor
Hartford, CT 06103

Material Changes

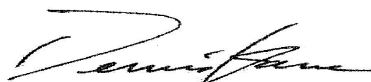
Pearl & Associates, Ltd.
1200 East Glen Avenue
Peoria Heights, IL 61616
1/800-447-4982

Item 9. FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE:

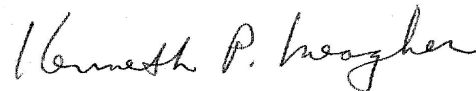
JPP-PF (04/11) Real Estate Errors & Omissions Policy Form
JPP-CA1 (09/06) California Changes
JPP 105 (06/05) Claim Expense Inside Limit Liability
JPP 109 (06/05) Fungi & Bacteria Sublimit Endorsement
JPP 100 (06/05) Additional Insured Endorsement
JPP-134 (03/08) Open House Endorsement
JPP 147 (06/16) Consumer Financial Protection Bureau

DATE: 02/23/2017

Authorized Representative



Dennis Kane
President



Kenneth P. Meagher
Secretary

Administrative Offices

1201 North Market Street
Suite 501
Wilmington, DE 19801
302/661-7010

Statutory Home Office

1201 North Market Street
Suite 501
Wilmington, DE 19801
866/304-3079