CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 4/8/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Affinity Insurance Services, Inc.
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034

www.affinitycommercialsolutions.com 0G37135

CONTACT NAME: Affinity Insurance Services, Inc.
PHONE (A/C, No, Ext): 866-854-1782 **FAX (A/C, No):** 800-567-4028
E-MAIL ADDRESS: acs@aon.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Hartford Underwriters Insurance Company	30104
INSURER B : Great American Insurance Company	16691
INSURER C : Twin City Fire Insurance Company	29459
INSURER D : Travelers Casualty and Surety Co of Amer	31194
INSURER E : Scottsdale Indemnity Company	15580
INSURER F : AXIS Insurance Company	37273

INSURED
UPWARD TITLE & CLOSING TEXAS LLC
2603 AUGUSTA DRIVE, SUITE 1125
HOUSTON TX 77057

COVERAGES **CERTIFICATE NUMBER:** 84758805 **REVISION NUMBER:**

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	✓ **COMMERCIAL GENERAL LIABILITY** ☐ CLAIMS-MADE ✓ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ✓ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:			39SBABH5WZ8	7/5/2024	7/5/2025	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG $	$ 2,000,000 $ 1,000,000 $ 10,000 $ 2,000,000 $ 4,000,000 $ 4,000,000 $
A	**AUTOMOBILE LIABILITY** ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ✓ HIRED AUTOS ONLY ✓ NON-OWNED AUTOS ONLY			39SBABH5WZ8	7/5/2024	7/5/2025	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) $	$ 2,000,000 $ $ $ $
	☐ **UMBRELLA LIAB** ☐ OCCUR ☐ **EXCESS LIAB** ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $			39SBABH5WZ8	7/5/2024	7/5/2025	EACH OCCURRENCE AGGREGATE $	$ 3,000,000 $ 3,000,000 $
C	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		39WECBP5328	1/1/2025	1/1/2026	✓ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 1,000,000 $ 1,000,000 $ 1,000,000
B	Directors & Officers Liability			DOLE070017	10/23/2024	10/23/2025	$1,000,000 Claim/Agg $25,000 Retention	
D	Commercial Crime/Fidelity			106265244	3/23/2025	3/23/2026	$4,000,000	
E	E & O/Professional Liability			EKI3546212	10/23/2024	10/23/2025	$1,000,000 / $25,000 Retention	
F	Cyber Liability			P-001-001293390-02	10/23/2024	10/23/2025	$1,000,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Real Estate Title Company 2603 Augusta Drive, Suite 1125 Houston, Texas 77057
7630 Dowdell Road, Ste 202, Spring TX 77389. 24285 Katy Freeway, Suite 300, Office #2, Katy, TX 77494
17721 Rogers Ranch Pkwy #200, San Antonio, Texas 78258
7300 State Hwy 121 STE 460, Mckinney TX 75070
44 Cook St Ste 640 Denver CO 80206; 1751 River Run, Suite 200, Office 250, Fort Worth, Texas 76107

CERTIFICATE HOLDER

Evidence of Coverage

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Debra Weed