



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/2/2024

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).

| <b>PRODUCER</b><br>Affinity Insurance Services, Inc.<br>1100 Virginia Drive, Suite 250<br>Fort Washington, PA 19034<br><br>www.affinitycommercialsolutions.com 0G37135 | <b>CONTACT</b><br><b>NAME:</b> Affinity Insurance Services, Inc.<br><b>PHONE (A/C, No. Ext):</b> 866-854-1782<br><b>FAX (A/C, No):</b> 800-567-4028<br><b>E-MAIL ADDRESS:</b> acs@aon.com                                                                                                                                                                                                                                                                                             |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|--------|---------------------------------------------|-------|----------------------------------------------------|-------|-----------------------------------------------------|-------|------------------------------------------------|-------|------------|--|------------|--|
| <b>INSURED</b><br>REALtech Title, LLC<br>1000 Bishops Gate Blvd, #100<br>Mt. Laurel NJ 08054                                                                           | <table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: Twin City Fire Insurance Company</td><td>29459</td></tr><tr><td>INSURER B: Hartford Underwriters Insurance Company</td><td>30104</td></tr><tr><td>INSURER C: Travelers Casualty and Surety Co of Amer</td><td>31194</td></tr><tr><td>INSURER D: Landmark American Insurance Company</td><td>33138</td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></table> | INSURER(S) AFFORDING COVERAGE | NAIC # | INSURER A: Twin City Fire Insurance Company | 29459 | INSURER B: Hartford Underwriters Insurance Company | 30104 | INSURER C: Travelers Casualty and Surety Co of Amer | 31194 | INSURER D: Landmark American Insurance Company | 33138 | INSURER E: |  | INSURER F: |  |
| INSURER(S) AFFORDING COVERAGE                                                                                                                                          | NAIC #                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |
| INSURER A: Twin City Fire Insurance Company                                                                                                                            | 29459                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |
| INSURER B: Hartford Underwriters Insurance Company                                                                                                                     | 30104                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |
| INSURER C: Travelers Casualty and Surety Co of Amer                                                                                                                    | 31194                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |
| INSURER D: Landmark American Insurance Company                                                                                                                         | 33138                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |
| INSURER E:                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |
| INSURER F:                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                               |        |                                             |       |                                                    |       |                                                     |       |                                                |       |            |  |            |  |

**COVERAGES****CERTIFICATE NUMBER:** 82876479**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        | <input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b><br><input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR<br><br>GEN'L AGGREGATE LIMIT APPLIES PER:<br><input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC<br><input type="checkbox"/> OTHER: |           |          | 39SBA AE1530  | 12/12/2024              | 12/12/2025              | EACH OCCURRENCE \$1,000,000<br>DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000<br>MED EXP (Any one person) \$10,000<br>PERSONAL & ADV INJURY \$1,000,000<br>GENERAL AGGREGATE \$2,000,000<br>PRODUCTS - COMP/OP AGG \$2,000,000<br>\$ |
| A        | <b>AUTOMOBILE LIABILITY</b><br><input type="checkbox"/> ANY AUTO<br><input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS<br><input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY                                                                             |           |          | 39SBA AE1530  | 12/12/2024              | 12/12/2025              | COMBINED SINGLE LIMIT (Ea accident) \$1,000,000<br>BODILY INJURY (Per person) \$<br>BODILY INJURY (Per accident) \$<br>PROPERTY DAMAGE (Per accident) \$<br>\$                                                                              |
|          | <b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR<br><b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE<br><b>DED</b> <input type="checkbox"/> <b>RETENTION \$</b>                                                                                                                                                                           |           |          |               |                         |                         | EACH OCCURRENCE \$<br>AGGREGATE \$<br>\$                                                                                                                                                                                                    |
| B        | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b><br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)<br>If yes, describe under DESCRIPTION OF OPERATIONS below<br>Y / N <input type="checkbox"/> N / A                                                                                                               |           |          | 39WECBP5328   | 1/1/2025                | 1/1/2026                | <input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER<br>E.L. EACH ACCIDENT \$1,000,000<br>E.L. DISEASE - EA EMPLOYEE \$1,000,000<br>E.L. DISEASE - POLICY LIMIT \$1,000,000                                      |
| C        | Commercial Crime-Employee Theft                                                                                                                                                                                                                                                                                                                     |           |          | 107192459     | 12/12/2024              | 12/12/2025              | 2,000,000                                                                                                                                                                                                                                   |
| D        | Errors & Omissions                                                                                                                                                                                                                                                                                                                                  |           |          | LHR862681     | 12/12/2024              | 12/12/2025              | 1,000,000 (\$10,000 Deductible)                                                                                                                                                                                                             |

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

Errors &amp; Omissions LHR799735: \$1,000,000 per occ/aggregate. \$10,000 deductible

**CERTIFICATE HOLDER**

Proof 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

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ACORD 25 (2016/03)

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