



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/4/2025

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).

| <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 NAME:</b> Affinity Insurance Services, Inc.<br><b>PHONE (A/C No. Ext):</b> 866-854-1782 <b>FAX (A/C, No):</b> 800-567-4028<br><b>E-MAIL ADDRESS:</b> acs@aon.com   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
|---|---|--|-------------------------------|--------|--|-------|--|-------|------------------------------------|-------|---|-------|---|-------|-------------|
|   | <table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Scottsdale Indemnity Company</td> <td>15580</td> </tr> <tr> <td>INSURER B : Great American Insurance Company</td> <td>16691</td> </tr> <tr> <td>INSURER C : AXIS Insurance Company</td> <td>37273</td> </tr> <tr> <td>INSURER D : Starr Indemnity &amp; Liability Company</td> <td>38318</td> </tr> <tr> <td>INSURER E : Hartford Underwriters Insurance Company</td> <td>30104</td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table> |  | INSURER(S) AFFORDING COVERAGE | NAIC # | INSURER A : Scottsdale Indemnity Company | 15580 | INSURER B : Great American Insurance Company | 16691 | INSURER C : AXIS Insurance Company | 37273 | INSURER D : Starr Indemnity & Liability Company | 38318 | INSURER E : Hartford Underwriters Insurance Company | 30104 | INSURER F : |
| INSURER(S) AFFORDING COVERAGE   | NAIC #  |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
| INSURER A : Scottsdale Indemnity Company  | 15580   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
| INSURER B : Great American Insurance Company  | 16691   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
| INSURER C : AXIS Insurance Company  | 37273   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
| INSURER D : Starr Indemnity & Liability Company   | 38318   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
| INSURER E : Hartford Underwriters Insurance Company   | 30104   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
| INSURER F :   |   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |
| <b>INSURED</b><br>Upward Title I LLC<br>dba Upward Title & Closing<br>44 Cook St, STE 640<br>Denver CO 80206  |   |  |                               |        |  |       |  |       |                                    |       |   |       |   |       |             |

**COVERAGES**

CERTIFICATE NUMBER: 84224444

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  |
|----------|--|-----------|----------|--------------------|-------------------------|-------------------------|---|
| E        | <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>OTHER: |           |          | 39SBABH5WZ8        | 7/5/2024                | 7/5/2025                | EACH OCCURRENCE \$2,000,000<br>DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000<br>MED EXP (Any one person) \$10,000<br>PERSONAL & ADV INJURY \$2,000,000<br>GENERAL AGGREGATE \$4,000,000<br>PRODUCTS - COMP/OP AGG \$4,000,000<br>\$ |
|          | <b>AUTOMOBILE LIABILITY</b><br><input type="checkbox"/> ANY AUTO<br><input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS<br><input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY  |           |          |                    |                         |                         | COMBINED SINGLE LIMIT (Ea accident) \$<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>DED    RETENTION \$  |           |          |                    |                         |                         | EACH OCCURRENCE \$<br>AGGREGATE \$<br>\$  |
|          | <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  | Y/N       | N/A      |                    |                         |                         | PER STATUTE    OTH-ER<br>E.L. EACH ACCIDENT \$<br>E.L. DISEASE - EA EMPLOYEE \$<br>E.L. DISEASE - POLICY LIMIT \$   |
| A        | Professional Liability/E & O   |           |          | EK13524168         | 5/15/2024               | 5/15/2025               | \$1,000,000 / \$10,000 Retention Limit  |
| B        | Directors & Officers Liability   |           |          | DOLF113668         | 5/15/2024               | 5/15/2025               | \$1,000,000   |
| C        | Cyber Technology Liability   |           |          | P-001-003723387-01 | 5/15/2024               | 5/15/2025               | \$1,000,000   |
| D        | Commercial Crime   |           |          | 1000624843241      | 6/1/2024                | 6/1/2025                | \$500,000   |

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

**CERTIFICATE HOLDER****CANCELLATION**

Evidence of Coverage

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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