



**SURPLUS LINES**  
**Title Agents Advantage**

**Professional Liability Insurance**

*Declarations Page*

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number      L3D H742057 00

**The Hanover Atlantic Insurance Company, LTD**

C/O Marsh Management Services  
Victoria Hall, 11 Victoria Street  
PO Box hm 1826  
Hamilton, HM 11, Bermuda

(A Stock Insurance Company, herein called the **Company**)

RISK PURCHASING GROUP NOTICE

This Title Agents Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman-Spencer Real Estate Risk Purchasing Group, Inc. is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is provided with its own policy and/or evidence of insurance.

SURPLUS LINES POLICYHOLDER NOTICE

Broker Name: NORMAN-SPENCER AGENCY, LLC

Address: 8075 WASHINGTON VILLAGE DRIVE  
DAYTON, OHIO 45458

Code: 1602657

Signature: 

<b>Premium</b>	<b>\$ 1,320.00</b>
<b>SL Tax</b>	<b>\$ 71.38</b>
<b>St. Fee</b>	<b>\$ 0.87</b>
<b>Broker Fee</b>	<b>\$ 125.00</b>
<b>Total Policy Premium</b>	<b>\$ <u>1,517.25</u></b>

Issue Date                      11/1/2021

Item 1. NAMED INSURED AND ADDRESS

Oleander Abstractors, Inc.  
1015 Atlantic Blvd  
Suite 80  
Atlantic Beach                      FL                      32233



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**Item 2. POLICY PERIOD**

**Inception Date:** 12/7/2021      **Expiration Date:** 12/7/2022  
(12:01 AM standard time at the address shown in Item 1.)

**Item 3. LIMIT OF LIABILITY**

a. \$1,000,000 for each **Claim**; not to exceed  
b. \$1,000,000 for all **Claims** in the Aggregate

**Item 4. SUBLIMITS OF LIABILITY**

Personal Injury  
a. \$1,000,000 for each **Claim**; not to exceed  
b. \$1,000,000 for all **Claims** in the Aggregate

**Item 5. DEDUCTIBLE**

a. \$1,000 for each **Claim**  
b. \$1,000 for all **Claims** in the Aggregate

**Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE**

	LIMIT		DEDUCTIBLE
Disciplinary Proceedings	\$25,000	in the Aggregate	N/A
Consumer Financial Protection Bureau Defense	N/A	in the Aggregate	N/A
Employee Dishonest Acts	N/A	in the Aggregate	N/A
Loss of Earnings and Expense Reimbursement	\$500 \$10,000	per <b>Day</b> per <b>Insured</b> in the Aggregate	N/A

**Item 7. PROFESSIONAL SERVICES**

Title Abstractors and Searchers, Notary, Witness Closer/Mobile Closer/Signing Agent

**Item 8. RETROACTIVE DATE**

12/7/2016

**Item 9. PREMIUM FOR THE POLICY PERIOD**

Annual Policy Premium: \$1,320

**Total Premium:** \$ 1,320.00

**Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION:** See Schedule of Forms attached.

**Item 11. NOTICE TO INSURER**

Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:

[www.hanover.com/report-claim-online](http://www.hanover.com/report-claim-online)  
The Hanover Atlantic Insurance Company, LTD  
Care of: The Hanover Insurance Company

440 Lincoln Street  
Worcester, MA 01653

**National Claims Telephone Number:** 800.628.0250 (ext. 8556281)  
**Facsimile:** 508.635.1868  
**Email:** [proclaim@hanover.com](mailto:proclaim@hanover.com)

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**C/O Marsh Management Services**  
**Victoria Hall, 11 Victoria Street**  
**PO Box hm 1826**  
**Hamilton, HM 11, Bermuda**  
**Tel 301-495-7722**

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ABOVE.

**In Witness Whereof**, The Hanover Atlantic Insurance Company, Ltd. has caused this policy to be executed by is duly authorized officers.



Bryan Salvatore  
President



Ann Kirkpatrick Tripp  
Treasurer