



CERTIFICATE OF REAL ESTATE LICENSEE ERRORS AND OMISSIONS INSURANCE

Insurance Company: Continental Casualty Company, a CNA insurance company (Continental)
Producer: Rice Insurance Services Company, LLC (RISC)
4211 Norbourne Boulevard, Louisville, Kentucky 40207-4048
Phone: (800) 637-7319 Fax: (502) 897-7174

Vincent Nutt
375 S Main St
Middleton, TN 38052

THIS CERTIFICATE OF INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER OTHER THAN THOSE SET FORTH IN THE POLICY AND ANY ENDORSEMENTS ISSUED TO THE LICENSEE. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE INSURANCE POLICY REFERENCED HEREIN.

This is to certify that the following Licensee is insured, as stated below, through the group errors and omissions insurance policy issued to the Tennessee Real Estate Commission:

Insured: Vincent Nutt
Real Estate License Number: TN : 228938– B
(if applicable)
Policy Number: 19 EO 0012TN
Individual Policy Period: 01/01/2019 to 01/01/2021 *
Limits of Liability: \$100,000 per claim / \$300,000 aggregate**
Deductibles: Damage Deductible: \$1,000
Claim Expenses Deductible: \$0

This policy is a claims-made-and-reported policy. It only applies to Claims that are made and reported during the Individual Policy Period or any applicable Extended Reporting Period. To protect the Insured’s interest and preserve any available coverage, it is essential to report claims timely in accordance with the policy provisions.

You may obtain a copy of the group policy online at www.risceo.com. You may also obtain copies of the group policy and any optional endorsements purchased by calling us at (800) 637-7319, ext 1.

Authorized Representative

12/07/2018 - 08:31 PM EST

Date Generated

*If this policy is cancelled prior to the expiration date indicated, notice will be delivered in accordance with the policy provisions.

**Limits of liability may have been reduced by payments on claims.

Date of Enrollment: 12/07/2018 - 08:31 PM EST



INCREASED LIMITS OF LIABILITY ENDORSEMENT

\$500K FOR EACH CLAIM/ \$1,000,000 FOR ALL CLAIMS

It is understood and agreed that the following amendment is made to the Policy Declarations Page only as respects the **Licensee** named below and only as respects a **Claim** first made against such **Licensee** and reported to the Company in writing after the effective date of this Endorsement:

The following item of the Declarations is deleted in its entirety and replaced by the following:

ITEM 3. LIMITS OF LIABILITY (a) \$500,000 each **Claim** per **Licensee (Damages)**
 (b) \$1,000,000 in the Aggregate all **Claims** per **Licensee (Damages)**

This endorsement does not apply to any **Claim** made prior to the effective date of the endorsement or after the expiration of the **Individual Policy Period** or any applicable Extended Reporting Period. If prior to the effective date of this endorsement any **Insured** had a reasonable basis to believe a **Claim** may arise, then the increased Limits of Liability provided by this endorsement shall not apply to such **Claim** or **Related Claim**.

Nothing herein shall serve to increase any amounts provided under the Section titled **Supplementary Payments** or any Sublimits of Liability.

Licensee: Vincent Nutt

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



APPRAISAL ENDORSEMENT

It is understood and agreed that:

I. The Section titled **EXCLUSIONS** Item N. Specified Activities, Paragraph 2. is deleted in its entirety.

II. The Section titled **DEFINITIONS** is amended as follows:

A. The following new definition is added:

Appraisal Firm means a legal entity with which active, Tennessee licensed or certified real estate appraisers, as defined in the Tennessee State Licensing and Certified Real Estate Appraisers Law, are affiliated to provide real estate appraisal activity, as defined in the Tennessee State Licensing and Certified Real Estate Appraisers Law, and which employs the **Licensee**. **Appraisal Firm** does not include an appraisal management company, as defined in the Tennessee Appraisal Management Company Registration and Regulation Act.

B. The definition of **Insured** is deleted in its entirety and replaced with the following:

Insured means the following:

1. the **Licensee**;
2. the **Licensee's Unlicensed Employees**;
3. the heirs, executors, administrators, or assigns of the **Licensee** in the event of the **Licensee's** death, incapacity, or bankruptcy but only to the extent that such **Licensee** would have been provided coverage under this policy;
4. the spouse or **Domestic Partner** of the **Licensee** but only for **Claims** arising solely out of such status and only if the **Claim** seeks **Damages** from marital community property, jointly held property, or property transferred from the **Insured** to the spouse or **Domestic Partner**. No coverage is provided for any act, error, or omission of a spouse or **Domestic Partner**.

When this policy provides coverage for a **Claim** made against any of its **Insureds** listed in 1, 2, 3, or 4 above, **Insured** will also mean:

5. any **Real Estate Firm**, real estate franchisor, **Real Estate Team**, or **Appraisal Firm** that the **Licensee** represents but only for its vicarious liability for the negligent acts, errors, or omissions or **Discriminatory Conduct** arising out of the **Licensee's Professional Services**.

C. The definition of **Professional Services** is amended to add the following:

Professional Services also means services performed by the **Licensee** as a State Licensed Appraiser, State Certified Residential Appraiser and State Certified General Appraiser, provided all necessary licenses are held by the **Licensee** at the time of the act, error, or omission giving rise to the **Claim**.

III. This endorsement does not apply to any **Claim** made prior to the effective date of the endorsement or after the expiration of the **Individual Policy Period** or any applicable Extended Reporting Period. If prior to the effective date of this endorsement any **Insured** had a reasonable basis to believe a **Claim** may arise, then this endorsement shall not apply to such **Claim** or **Related Claim**.

All other terms and conditions of the Policy remain unchanged.

VINCENT NUTT
375 S MAIN ST
MIDDLETON, TN 38052



CONFORMITY ENDORSEMENT

In consideration of the additional premium paid, it is understood and agreed as follows:

The terms and conditions of coverage herein shall be altered to conform to the minimum requirements established for real estate errors and omissions insurance by the states listed below, which have mandatory errors and omissions requirements, provided that: (1) the **Licensee** holds a current real estate license in the states listed below; and (2) the negligent acts, errors, or omissions arise out of the rendering of **Professional Services** in the states listed below.

States: MS

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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Continental Casualty Company
Insured Name: VINCENT NUTT

Policy No: 19 EO 0012TN-
Endorsement No:
Effective Date: 1/1/2019 to 1/1/2021