



GENERAL STAR NATIONAL INSURANCE COMPANY
P.O. Box 10354
Stamford, Connecticut 06904

REAL ESTATE APPRAISERS ERRORS & OMISSIONS LIABILITY INSURANCE POLICY
DECLARATIONS PAGE

This is a claims made policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA-799925

Renewal of Number:

1. NAMED INSURED: Anthony C Noia IV
MAILING ADDRESS: 6855 Almond Ave
 Orangevale, CA 95662

2. POLICY PERIOD: Inception Date: 12/01/2003 Expiration Date: 12/01/2004
 Effective 12:01 a.m. Standard Time at the mailing address of the Named Insured.

3. LIMIT OF LIABILITY:
 Each Claim: \$ 500,000
 Aggregate: \$ 1,000,000
 Lock Box Liability: \$ N/A

4. CLAIM EXPENSES:
 Are included within the limits of liability.
 Have a separate limit of liability.

5. STATUS OF INSURED: Sole Proprietorship

6. DEDUCTIBLE:
 Each Claim: \$ 500/1,000
 The deductible amount specified above applies only to Damages.
 The deductible amount specified above applies to both Damages and Claims Expenses.

7. PRIOR ACTS DATE: 12/01/1991
 If a date is indicated, this insurance will not apply to any regular act, error, omission or personal injury which occurred before such date.

8. ANNUAL PREMIUM: 644.00 Additional 2% CA Surcharge 12.88

9. ENDORSEMENTS:
 This policy is made and accepted such to the printed conditions in this policy together with the provisions, stipulations and agreements contained in the following form(s) or endorsement(s).

GSN-06-RE-122 (08/2003)
 06-PL-375 (02/2003) GSN-06-RE-200 (04/2003)

10. MANAGING AGENT
 Herbert H. Landy Insurance Agency, Inc.
 75 Second Avenue, Suite 410
 Needham, Massachusetts 02494-2876

Authorized Representative

GSN-06-RE-720 (04/2003)

00014580

Class Code: 73128

RECEIVED
NOV 21 2003
Cettei & Connell, Inc.