



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 H895907 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)

SURPLUS LINES POLICYHOLDER NOTICE

Broker Name: NORMAN-SPENCER AGENCY, LLC

Address: 8075 WASHINGTON VILLAGE DRIVE
DAYTON, OHIO 45458

Code: 1602657

Signature:

Issue Date 2/6/2022

Item 1. NAMED INSURED AND ADDRESS

First Montana Title Company of Hamilton, Inc.
250 W. Main Street
Hamilton MT 59840

Item 2. POLICY PERIOD

Inception Date: 2/6/2022 Expiration Date: 2/6/2023
(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. \$2,000,000 for all Claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY

Personal Injury
a. \$1,000,000 for each Claim; not to exceed
b. \$2,000,000 for all Claims in the Aggregate

Item 5. DEDUCTIBLE

a. \$5,000 for each Claim
b. \$5,000 for all Claims in the Aggregate



SURPLUS LINES
Title Agents Advantage

Professional Liability Insurance

Declarations Page

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE LIMIT

	LIMIT		DEDUCTIBLE
Disciplinary Proceedings	\$25,000	in the Aggregate	N/A
Consumer Financial Protection Bureau Defense	\$250,000	in the Aggregate	N/A
Employee Dishonest Acts	\$50,000	in the Aggregate	N/A
Loss of Earnings and Expense Reimbursement	\$500 \$10,000	per Day per Insured in the Aggregate	N/A

Item 7. PROFESSIONAL SERVICES Title Agent, Abstractor/Searcher, Escrow/Closing Services:

Item 8. RETROACTIVE DATE 2/6/2001

Item 9. PREMIUM FOR THE POLICY PERIOD

Annual Policy Premium: \$ 9,146

Premium: \$ 9,146.00
Surplus Lines Tax: \$ 251.52
Policy Fee: \$ 100.00
Total Premium: \$ 9,497.52

Total Premium: \$ 9,146

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

