



Westchester Fire Insurance Company

ACE Advantage
Miscellaneous Professional
Liability Policy
Declarations

THIS IS A CLAIMS MADE AND REPORTED POLICY. EXCEPT AS OTHERWISE PROVIDED HEREIN, THIS POLICY COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSUREDS AND REPORTED TO THE COMPANY DURING THE POLICY PERIOD. PLEASE READ THIS POLICY CAREFULLY.

THE LIMITS OF LIABILITY AVAILABLE TO PAY INSURED DAMAGES SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES. FURTHER NOTE THAT AMOUNTS INCURRED FOR DAMAGES AND CLAIMS EXPENSES SHALL ALSO BE APPLIED AGAINST THE RETENTION AMOUNT. TERMS THAT APPEAR IN BOLD FACE TYPE HAVE SPECIAL MEANING. PLEASE REFER TO SECTION II, DEFINITIONS.

Policy # CPL G2572 4495 001 Renewal of: **NEW**

- Item 1. **Named Insured** Express Title Solutions, Inc. dba: New Urban Title & Escrow, Inc.
Principal Address: 298 Pineapple Grove Way
Delray Beach, FL 33444

- Item 2. **Policy Period** 19-Jan-2012 to 19-Jan-2013
From 12:01 a.m. to 12:01 a.m.
(Local time at the address shown in item 1)

- Item 3. **Limit of Liability** \$1,000,000 Each claim
\$1,000,000 Aggregate Limit
\$5,000 Disciplinary proceedings Claims expenses Aggregate Limit (in addition to the each claim and aggregate Limit set forth above)

- Item 4. **Retention** \$5,000 Each claim

- Item 5. **Premium** \$2,964.00
FHCF \$38.53

Total Premium \$3,002.53

- Item 6. **Retroactive Date (if applicable):** 19-Jan-2004

- Item 7. **Professional Services:** Title Agent, Title Abstractor, Closing Agent, Escrow Agent & Notary Public

Item 8. **A. Notice of Claim or wrongful act:**

Attention Claims Manager
The Plus Companies Inc.
520 U.S. Highway 22
Bridgewater, NJ 08807-0920

Fax: 908-685-7655
Email: ngumpel@thepluscos.com

B. All other notices:

The Plus Companies, Inc.
520 U.S. Highway 22
P.O. Box 6920
Bridgewater, NJ 08807

Item 9. **Optional Extended Reporting Period:**

See Endorsement # 2

Item 10. Endorsements attached upon Policy effective date

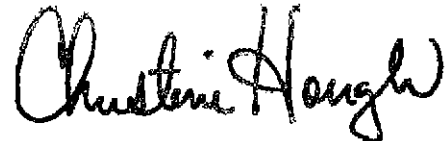
19-Jan-2012

WFIC-TA-(8/11)	PF-19976 (03/06) EO
PF - 18874 (02/06)	ALL5X45 (11-96)
CC-1K11g (01/11)	PF-25677 (11/11)
PF - 25513 (09/09)	AW 004 (09/05)
ACE-19 (1/10)	
ALL - 20887 (10/06)	
ALL - 21101 (11/06)	
IL P 001 01 04	

IN WITNESS WHEREOF, the Company has caused this Policy to be countersigned by a duly authorized representative of the Company.

01/31/2012

Date:



Authorized Representative

PF-18873 (11/05)