

**ZURICH AMERICAN INSURANCE COMPANY
CERTIFICATE OF INSURANCE**

We've issued this certificate of insurance as a matter of information only. It names the real estate licensee who qualifies as a protected person under the below mentioned state's Real Estate Licensee Professional Liability Protection-Claims-Made insuring agreement. It also lists the coverage effective date, coverage expiration date, and the limits of liability that apply to the licensee named in this certificate. This certificate does not grant the holder or licensee named in the certificate any rights. Nor does it amend, extend, or alter the coverage provided by the policy identified below.

LICENSEE →

**KEYS TO DENVER INC
6025 S QUEBEC ST STE 100
CENTENNIAL, CO 80111**

The coverage provided under the insuring agreement is written on a claims-made basis – read your policy carefully.

LICENSE NUMBER: 83300 COLORADO REAL ESTATE – ERRORS & OMISSIONS INSURANCE POLICY NUMBER: EOC 9827639 00 YOUR COVERAGE EFFECTIVE DATE: 01/01/12 YOUR COVERAGE EXPIRATION DATE: 01/01/13 YOUR RETROACTIVE DATE: 08/01/93 CERTIFICATE NUMBER: 12-01311	Program Administrator: Williams Underwriting Group A Division of Assured NL Insurance Agency Inc P.O. Box 1086 New Albany, IN 47151-1086 Telephone: 800-222-4035 <hr/> Insurance Company Zurich American Insurance Company 1400 American Lane Schaumburg IL 60196-1056
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Type of Insurance	Limits/Deductibles
<u>Coverage A: Real Estate Brokers Professional Liability</u>	
Each per claim limit:	\$ 500,000.
Aggregate Limit:	\$1,000,000.
Each Claim deductible:	\$ 1,000.
<u>Coverage B: Lock Box Property Damage Liability</u>	
Each per claim limit:	\$ 100,000.
Aggregate Limit:	\$ 300,000.
Each Claim deductible:	\$ 0.
<u>Coverage C: Fair Housing Discrimination Liability</u>	
Each per claim limit:	\$ 25,000.
Aggregate limit:	\$ 25,000.
Each Claim deductible	\$ 1,000.
<u>Endorsements that also apply:</u>	<u>Form Number:</u>
Increased Limits of Liability Endorsement	U-REL-923-A CO (10/11)
Contingent Bodily Injury Property Damage Endorse	U-REL-922-A CO (10/11)
 Premium (This is not a bill)	 \$598.00

ALL PREMIUMS ARE FULLY EARNED ONCE COVERAGE GOES INTO EFFECT. TEN (10) DAYS WRITTEN NOTICE WILL BE GIVEN FOR CANCELLATION DUE TO NON PAYMENT OF PREMIUM.