

Professional Liability Insurance Policy Declarations

UNITED SPECIALTY INSURANCE COMPANY | 1900 L. Don Dobson Drive, Bedford, TX 76021
AM Best rated "A" (excellent)

This Insurance is Issued Pursuant to the New Jersey Surplus Lines Law.

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE APPLIES ONLY TO CLAIMS MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD AND REPORTED PURSUANT TO THE TERMS AND CONDITIONS OF THIS POLICY. PLEASE READ THIS POLICY CAREFULLY.

PLEASE NOTE THAT AMOUNTS INCURRED AS CLAIM EXPENSES WILL REDUCE THE LIMIT OF LIABILITY AVAILABLE AND WILL BE APPLIED AGAINST THE RETENTION AMOUNT.

Policy Number:	GCT-1273215-02
Policy Issue Date:	11/05/2025
Named Insured:	Town Title Agency, LLC
Other Named Insureds or DBAs:	Not Applicable
Business Address:	40 East Midland Avenue, 1st Floor Paramus, NJ 07652
Policy Period:	
Effective Date:	11/23/2025
Expiration Date:	11/23/2026 at 12:01 A.M. Standard Time at address of Insured stated above
Retroactive Date:	11/23/2011
Premium for Policy Period:	\$12,570.00
Minimum Premium:	\$3,142.00
Notice of Claim:	MPLclaims@at-bay.com At-Bay Insurance Services, LLC 196 Castro Street, Suite A Mountain View, CA 94041

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH THE NAMED INSURED TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

1. Professional Services

Title agent

Closing agent services

Escrow agent services

Title abstractor

Notary services

2. Limits of Liability

A. Each Claim \$1,000,000

B. Policy Aggregate \$1,000,000.

Additional Coverages: Per Claim / Aggregate

A. Contingent Bodily Injury and Property Damage Sublimit: \$100,000. / \$100,000.

B. Pollution Sublimit: \$10,000. / \$10,000.

C. Sexual Abuse Sublimit: \$10,000. / \$10,000.

D. Copyright and Trademark Infringement: \$50,000. / \$50,000.

Supplementary Payments Per Policy Period

A. Disciplinary Proceeding: \$25,000.

B. Loss of Earnings and Expense Reimbursement: \$10,000.

C. Public Relations Expense: \$5,000.

D. Subpoena and Record Request Assistance: \$5,000.

E. Pre-Claim Assistance Expenses: \$20,000.

3. Retention

A. Each Claim: \$10,000.

4. Retroactive Date

Date: 11/23/2011

5. Premium for Policy Period

Premium: \$12,570.00

Minimum Premium: \$3,142.00

6. Optional Extended Reporting Period

1 Year at: 100% of Full Annual Premium

2 Years at: 125% of Full Annual Premium

3 Years at: 150% of Full Annual Premium

7. Producer Number, Name, and Mailing Address

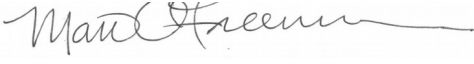

PLRisk Specialty
 795 Franklin Ave, Suite 206
 Franklin Lakes, NJ 07417

8. Forms and Endorsements Attached at Policy Inception

Form Title	Form Identification
At-Bay MPL Insurance Policy Declarations	ABS-USP MPL D0001 CW 01 22
MPL Insurance Policy	ABS-USP MPL P0001 CW 07 22
Notary Services Endorsement	ABS-USP MPL E2024 CW 01 22
Title, Escrow, and Closing Agent Services Endorsement	ABS-USP MPL E2035 CW 07 22
Service of Process Endorsement	ABS-USP MPL E4021 CW 01 22
Prior and Pending Litigation Endorsement	ABS-USP MPL E4019 CW 01 22
Trade or Economic Sanctions Endorsement	SNC-IL-0719-TOES-US-E 01 22
Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders	SNC-IL-0719-OFAC-N 01 22
Other Named Insured Endorsement	ABS-USP MPL E4027 CW 12 03
Specified Claims Exclusion	ABS-USP MPL E4016 CW 01 22

These Declarations, together with the Policy and any Endorsement(s), complete the above numbered policy.

In witness whereof, United Specialty Insurance Company has caused this Policy to be signed by its President and Secretary.

	
<p>Matthew Freeman President</p>	<p>David Cleff Secretary</p>

This endorsement is attached to, forms part of, and modifies:

Policy Number: GCT-1273215-02

Named Insured: Town Title Agency, LLC

Other Named Insured Endorsement

Insurance coverage underwritten by United Specialty Insurance Company

In consideration of the premium charged, it is agreed that the Policy is amended as follows:

SCHEDULE

Other Named Insured	Retroactive Date
Town Land Title Services, LLC	11/23/2011
Able Title Agency	11/23/2011
The Town Companies LLC	11/23/2011
MacGregor Abstract, LLC	11/23/2011

- 1) The Other Named Insured(s) scheduled above is added to the "Other Named Insureds and DBAs" stated in the Declarations.
- 2) Solely with respect to the Other Named Insured(s) scheduled above, the date set forth as the **Retroactive Date** in ITEM 4 of the Declarations shall not apply and, instead, the **Retroactive Date** shall be the date(s) scheduled above that correspond with the applicable Other Named Insured.

All other terms, conditions, and exclusions of the Policy shall remain unchanged.