



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/06/2024

PRODUCER OREP Insurance Services 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115 Phone 619-269-3882 Fax 619-704-0567	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.		
	INSURERS AFFORDING COVERAGE	NAIC #	
INSURED Red Cedar Professional Inspections Blain King 209 Josie Ln Clarksville, TN. 37043	INSURER A:	Nautilus Insurance Company	17370
	INSURER B:	Nautilus Insurance Company	17370
	INSURER C:		
	INSURER D:		
	INSURER E:		

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	<input checked="" type="checkbox"/>	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> <u>General Liability</u> <input type="checkbox"/> _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	PRGHI0004160-01	04/11/2024	04/11/2025	EACH OCCURENCE	\$1,000,000
						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000
						MED EXP (Any one person)	\$0
						PERSONAL & ADV INJURY	\$1,000,000
						GENERAL AGGREGATE	\$1,000,000
						PRODUCTS - COMP/OP AGG	\$1,000,000
							\$
	<input type="checkbox"/>	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> _____ <input type="checkbox"/> _____				COMBINED SINGLE LIMIT (Each Occurrence)	\$
						BODILY INJURY (Per person)	\$
						BODILY INJURY (Per accident)	\$
						PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/>	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> _____				AUTO ONLY - EA ACCIDENT	\$
						OTHER THAN EA ACC	\$
						AUTO ONLY: AGG	\$
	<input type="checkbox"/>	EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE	\$
						AGGREGATE	\$
							\$
							\$
	<input type="checkbox"/>	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER	
						E.L. EACH ACCIDENT	\$
						E.L. DISEASE - EA EMPLOYEE	\$
						E.L. DISEASE - POLICY LIMIT	\$
B	<input type="checkbox"/>	OTHER Errors and Omissions Claims Made	PRGHI0004160-01	04/11/2024	04/11/2025	Per Claim	\$1,000,000
						Aggregate	\$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 Home Inspections
 10 Day Notice of Cancellation for Reasons of Non-Payment. 30 Day Notice of Cancellation for All Other Reasons.
 Partner Assessment Corporation together with its affiliates, subsidiaries, respective officers and employees are listed as Additional Insured per Signed-Written Contract.

CERTIFICATE HOLDER Partner Assessment Corporation 2154 Torrance Boulevard, Suite 200 Torrance, California 90501	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE INSURER AFFORDING COVERAGE WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE Isaac Peck <i>Isaac Peck</i>
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Referral Additional Insured Vicarious Liability Coverage Endorsement

This endorsement modifies Insurance provided under the following:

Home Inspectors Professional Liability Insurance Policy

In consideration of the premium the COMPANY has charged the INSURED, it is understood and agreed that:

1. Solely with respect to any CLAIM brought and maintained against an INSURED for a WRONGFUL ACT committed or allegedly committed by an INSURED, this POLICY will provide coverage to any REFERRAL ADDITIONAL INSURED solely with respect to the REFERRAL ADDITIONAL INSURED'S vicarious liability for the WRONGFUL ACTS of the INSURED; provided, however, the COMPANY will only pay CLAIM EXPENSES for such CLAIM.
2. The COMPANY has no obligation to provide a defense for the REFERRAL ADDITIONAL INSURED except as specifically stated in this Endorsement.
3. In no event shall this POLICY provide coverage for the independent acts, errors, omissions or professional services of any REFERRAL ADDITIONAL INSURED.
4. In the event the co-defendant INSURED is dismissed from the CLAIM, or otherwise found not to be liable by judgment or court order, coverage for the REFERRAL ADDITIONAL INSURED under this POLICY shall terminate, effective on the date such dismissal, judgment or order becomes final.
5. A REFERRAL ADDITIONAL INSURED shall not be considered an INSURED under this POLICY and any CLAIM brought by, or on behalf of or for the benefit of any INSURED shall not apply to any CLAIM brought by a REFERRAL ADDITIONAL INSURED.
6. Subject to the foregoing, all terms and conditions of this POLICY, applicable to the INSURED in connection with the CLAIM shall also apply to the REFERRAL ADDITIONAL INSURED.
7. REFERRAL ADDITIONAL INSURED means any individual or entity who is not an INSURED and who is a referring real estate agent, referring real estate broker, referring mortgage broker, referring mortgage lender or referring relocation company.

All other terms and conditions remain unchanged.