

CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY LISTED BELOW. THIS CERTIFICATE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE CARRIER, AUTHORIZED REPRESENTATIVE OR PRODUCER AND CERTIFICATE HOLDER.

NAMED INSURED: Kroepel & Associates Inc
Kroepel & Associates Inc
205 N. Division
PO Box 87
Hesperia MI 49421

Principals, Agents, Independent Contractors and Employees both past and present are considered insureds under this policy. This policy will only cover transactions and business done on or behalf of the named insured.

CERTIFICATE HOLDER: Kroepel & Associates Inc
Kroepel & Associates Inc
205 N. Division
PO Box 87
Hesperia MI 49421

INSURANCE CARRIER: Victor O. Schinnerer
TYPE OF COVERAGE: Real Estate E&O Group
POLICY NUMBER: RNP24986926709
POLICY PERIOD: 8/25/2009 TO 8/25/2010
RETROACTIVE DATE: 8/25/1999
LIMITS: \$1,000,000.00PER CLAIM \$1,000,000.00AGGREGATE
DEDUCTIBLE: \$2,500.00

The policy of insurance listed above has been issued to the insured named above for the policy period indicated. Notwithstanding any requirement, term or condition of any contract of other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of said policy. Aggregate limits shown have been reduced by paid claims.

If the certificate holder is an "Additional Insured", the policy must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).



Authorized Representative: _____
James L. Candler, Jr.
Home Security of America Insurance Services, Inc.

