



## COVER NOTE

**INSURED:** *Brandon W. Dyles*

**MAILING ADDRESS:** 3460 Lucy Gage Cove  
Memphis, Tn 38133

*This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.*

**EFFECTIVE:** 02/14/2007

**EXPIRATION:** 02/14/2008

**COVERAGE:** Professional Liability for Specified Professions

- Profession: Real Estate Inspector
- Claims Made Form: MPL#26901 (9/87)
- Retroactive Date: 02/14/2005
- Limits: Per Occurrence: \$1,000,000 Annual Aggregate: \$1,000,000
- \$1,000 Deductible

**CONDITIONS:**

- Real Estate Agent/ Broker Referral Indemnity
- Knowledge of Wrongful Act Exclusion
- Pending and/or Prior Litigation Exclusion
- Defense within Policy Limit
- Deductible includes Loss Adjustment Expenses
- Radon Exclusion
- Wood Destroying Organism Exclusion
- Wood Destroying Insects Exclusion

**COMPANIES PARTICIPATING:**

National Union Fire Insurance Company of Pittsburgh, PA

**ASSIGNED COVER NOTE #:** Z FREI 05-6579

**Issued at:** 4907 Morena Blvd., Suite 1415  
San Diego, CA 92117

**DATE:** January 15, 2007

**BY:**

*K Carpenter*

*Insurance, when effected shall be subject to all terms and conditions of policy (ies) which will be issued, and in the event of any inconsistency herewith, the terms and provisions of the policy prevail.*