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## Business Risk Partners

PROFESSIONAL LIABILITY INSURANCE POLICY -  
UNDERWRITTEN BY UNDERWRITERS AT LLOYD'S

**THIS IS A CLAIMS MADE AND REPORTED POLICY - PLEASE READ CAREFULLY.**

### DECLARATIONS

ITEM 1. **NAMED INSURED:** The Halsten Group  
**ADDRESS:** 6005 Century Oaks Drive  
Chattanooga, TN 37416

ITEM 2. **POLICY PERIOD:** EFFECTIVE FROM 08/18/2006 to 08/18/2007 (AT 12:01 A.M. STANDARD TIME AT OF NAMED INSURED AS STATED HEREIN.)

ITEM 3. **LIMITS OF LIABILITY:** (A) \$1,000,000.00 each Claim including Loss and Claims Expenses, but in no event exceeding,  
(B) \$1,000,000.00 in the Aggregate for all Claims, including Loss and Claims Expenses

ITEM 4. **DEDUCTIBLE:** \$15,000.00 per Claim, including Loss and Claims Expenses

ITEM 5. **PREMIUM:** \$5,900

ITEM 6. **RETROACTIVE DATE:** Full Prior Acts

ITEM 7. **PROFESSIONAL SERVICES:** Solely in the performance of providing professional services as a real estate appraiser for others for a fee

ITEM 8. **NOTICES:** Notices required to be given to the Insurers under the Policy shall be addressed to:

Business Risk Partners, Inc.  
1 Waterside Crossing, Suite 302  
Windsor, CT 06095

ITEM 9. **POLICY NUMBER:** 0807-00096389A

ITEM 10. **AGENT/BROKER:** Professional Liability Insurance Services, Inc.

ITEM 11. **ENDORSEMENTS:**

1. Nuclear Incident Exclusion
2. Service of Suit Clause (U.S.A.)
3. Several Liability Notice
4. War and Civil War Exclusion
5. Notice of Cancellation
6. War and Terrorism Exclusion Endorsement
7. Radioactive Contamination Exclusion Clause Liability Direct
8. Asbestos Exclusion
9. Extended Reporting Period - 100%
10. Real Estate Appraisers Endorsement

NOTICE: THIS IS A CLAIMS MADE AND REPORTED POLICY. EXCEPT AS MAY OTHERWISE BE PROVIDED HEREIN, THE COVERAGE OF THIS POLICY IS LIMITED TO LIABILITY FOR WRONGFUL ACTS COMMITTED SUBSEQUENT TO THE RETROACTIVE DATE, IF APPLICABLE, FOR WHICH CLAIMS ARE FIRST MADE AGAINST THE INSURED WHILE THE POLICY IS IN FORCE AND WHICH ARE REPORTED TO THE COMPANY NO LATER THAN SIXTY (60) DAYS AFTER THE TERMINATION OF THE POLICY. THE COVERAGE OF THIS POLICY DOES NOT APPLY TO CLAIMS FIRST MADE AGAINST THE INSURED AFTER THE TERMINATION OF THE POLICY UNLESS AN EXTENDED REPORTING PERIOD APPLIES.

THE LIMITS OF LIABILITY AVAILABLE TO PAY LOSS, AS DEFINED IN THE POLICY, SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES. FURTHER NOTE THAT AMOUNTS INCURRED FOR CLAIMS EXPENSES AND LOSS SHALL ALSO BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

**AUTHORIZED REPRESENTATIVE:** Lisa A. Doherty, President **DATE:** 09/14/2006

NOTICE  
YOUR RISK IS NOT PROTECTED BY THE STATE  
INSURANCE INSOLVENCY FUND, AND THE  
INSURER OR THE RISK RETENTION GROUP FROM  
WHICH YOUR PURCHASING GROUP OBTAINED ITS  
INSURANCE MAY NOT BE SUBJECT TO ALL OF THE  
INSURANCE LAWS AND RULES OF THIS STATE.