

Rice Insurance Services Company, LLC

CERTIFICATE OF COVERAGE REAL ESTATE LICENSEE'S ERRORS & OMISSIONS INSURANCE

GEORGE MCMILLIN
MCMILLIN REAL ESTATE & APPRAISAL, INC
15 RIVERWOOD PL
VICKSBURG, MS 39180

I hereby certify that the following licensee is insured as stated below:


Insured: GEORGE MCMILLIN
License #: B15407
Policy Number: 09 EO 0011MS- / 00361982
Individual Policy Period: 07/01/2009 to 07/01/2010
Policy Limits: \$100,000 per Claim / \$500,000 annual aggregate
Deductible Damages: \$1,000 each Claim
Claims Expenses: \$1,000 each Claim

Insurance Company: Continental Casualty Company

The policy referenced above is a CLAIMS MADE AND REPORTED POLICY. A Claim must be reported in writing to the Company as soon as possible after the Claim is first made but in no event more than ninety (90) days after the insured became aware of such Claim. The Claim must be made and reported during the policy period or during the Extended Reporting Period in order to qualify for coverage. A Claim is written demand for money or services received by the insured or service of lawsuit or institution of arbitration or mediation proceedings against the Insured, seeking Damages and alleging a negligent act, error or omission in the performance of Professional Services. It is essential, to protect the Insured's interests and to assure that coverage conditions are not violated, that Claims be properly reported. Immediate action required by the real estate licensee and/or broker.

To report a Claim, visit our website www.risceo.com or call our Claims Examiner at our administrative office at (800) 637-7319 for a Notice of Claim form. Complete and submit the Notice of Claim form and other pertinent documents to the Company.

All terms, conditions, deductibles and exclusions are addressed in the policy.

Authorized Representative: 

Date: 6/16/09
Agency: Rice Insurance Services Company, LLC
Address: 4211 Norbourne Blvd, Louisville, KY 40207
Phone: (800) 637-7319
Fax: (502) 897-7174

Louisiana Real Estate Commission

Certification of Coverage

Licensee: GEORGE MCMILLIN

Broker ____ Agent ____ Firm ____

License Number: 15407

Real Estate Firm: MCMILLIN REAL ESTATE & APPRAISAL, INC

Firm Street Address: 15 RIVERWOOD PL

Firm City, State and Zip: VICKSBURG, MS 39180

Home Street Address: _____

Home City, State and Zip: _____

Policy Number: 09 EO 0011MS-

Policy Effective Dates: 7/1/2009 to 7/1/2010

Policy Limits: \$100,000 per Claim / \$300,000 annual aggregate

SIGNATURE: *Hinda C Rice*
Title: Agent

Date: 6/16/2009

Company Name: Continental Casualty Company

Address: 4211 Norbourne Blvd., Louisville, KY 40207 - P.O. Box 6709, Louisville, KY 40206-0709

GEORGE MCMILLIN
15 RIVERWOOD PL
VICKSBURG, MS 39180

ENDORSEMENT

The following spaces preceded by an asterisk(*) need not be completed
if this endorsement and the policy have the same inception date.

ATTACHED TO AND FORMING PART OF POLICY NUMBER 09 EO 0011MS-	*EFFECTIVE DATE OF ENDORSEMENT 7/1/2009	ISSUED TO GEORGE MCMILLIN
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This Endorsement Changes The Policy. Please Read It Carefully.

CONFORMITY ENDORSEMENT

In consideration of the additional premium paid to the Company for this Endorsement, it is understood and agreed as follows:

The terms and conditions of coverage herein shall be altered to conform to the minimum requirements established for real estate errors and omissions insurance by the State(s) listed below which have mandatory errors and omissions requirements, provided that: (1) the **Licensee** holds a current real estate license in the State(s) listed below; and (2) the negligent acts, errors or omissions arise out of the rendering of **Professional Services** in the State(s) listed below.

Applies to following State(s):

LA

All other provisions of the policy remain unchanged.

GEORGE MCMILLIN
15 RIVERWOOD PL
VICKSBURG, MS 39180

ENDORSEMENT

The following spaces preceded by an asterisk (*) need not be completed if this endorsement and the policy have the same inception date.

ATTACHED TO AND FORMING PART OF POLICY NUMBER	*EFFECTIVE DATE OF ENDORSEMENT	ISSUED TO
09 EO 0011MS-	7/1/2009	GEORGE MCMILLIN

This Endorsement Changes The Policy. Please Read It Carefully.

APPRAISAL ENDORSEMENT

In consideration of the additional premium paid to the Company for this Endorsement, it is understood and agreed that the following amendments are made to the policy:

1. Section VI. Exclusions, Item W. is deleted in its entirety.
2. Section VIII. Definitions, Item M. **Professional Services** is deleted and replaced with the following:
 - M. **Professional Services** means services performed by the Licensee as a real estate broker or real estate salesperson as defined in the Mississippi Real Estate Brokers License Law of 1954 for which the Licensee is required to have a real estate license. It also means services performed by the Licensee as a licensed real estate appraiser.

All other provisions of the Policy remain unchanged.