

**Regulatory Office**

Dept: Regulatory
 505 Eagleview Blvd., Suite 100
 Exton, PA 19341-1120
 Telephone: 800-688-1840

Insurance Company Providing Coverage: Greenwich Insurance Company

**REAL ESTATE PROFESSIONALS ERRORS AND OMISSIONS DECLARATIONS
 THIS IS A CLAIMS MADE INSURANCE POLICY. PLEASE READ IT CAREFULLY.**

PRODUCER:	<u>Pearl Insurance Group</u>	POLICY NUMBER:	<u>PEG9181239-6</u>
PRODUCER #:	<u>08938</u>	RENEWAL OF:	<u>PEG9181239-5</u>

THIS IS A CLAIMS MADE POLICY. THE POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE CLAIM MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN 60 DAYS AFTER THE END OF THE POLICY PERIOD. CLAIM EXPENSES ARE GENERALLY IN ADDITION TO AND WILL NOT REDUCE THE LIMIT OF LIABILITY. HOWEVER, CERTAIN COVERAGE EXTENSIONS HAVE LIMITS OF INSURANCE THAT INCLUDE AND WILL BE REDUCED BY CLAIMS EXPENSES. PLEASE REVIEW THIS POLICY CAREFULLY.

Item 1. NAMED INSURED: Utah Key Real Estate, LLC

Item 2. ADDRESS: 10757 S River Front Pkwy, Ste 190
South Jordan, UT 84095-3555

Item 3. POLICY PERIOD: **FROM:** 07/11/2026 **TO:** 07/11/2027
 12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein.

Item 4. LIMITS OF LIABILITY:

A. Limits of Liability	\$ 1,000,000	Each Claim	\$ 1,000,000	Policy Aggregate
B. Fair Housing Discrimination Limit of Liability			\$ 250,000	Aggregate
C. Fungi and Bacteria Limit of Liability			\$ 1,000,000	Aggregate
D. Open House Limit of Liability			\$ 1,000,000	Aggregate

Item 5. DEDUCTIBLE: \$ 5,000 Each Claim

Item 6. PREMIUM: \$ 10,459

Item 7. RETROACTIVE DATE: 7/11/2017

Item 8. NOTICES TO BE SENT TO:

Report A Claim

AXA XL – Commercial E & O Claims
 100 Constitution Plaza, 8th Floor
 Hartford, CT 06103
 877-791-3777 [Phone]
 860-548-9668 [Fax]

Report A Claim

Pearl Insurance
 1200 East Glen Avenue
 Peoria Heights, IL 61616
1-800-447-4982

Item 9. FORMS AND ENDORSEMENTS ATTACHED AT POLICY EFFECTIVE DATE:

JPP-PF (08/18) Real Estate Errors & Omissions Policy Form
 JPP 148 (08/18) Sellers Shield Deductible Forgiveness
 JPP-UT1 (06/05) Utah Changes
 JPP 147 (06/16) Consumer Financial Protection Bureau Defense Endorsement
 JPP149 0820 Home Warranty Program Deductible Reduction Endorsement
 JPP 150 1221 ERISA, Securities, Consumer Protection and Similar Act or Law Exclusion
 JPP 101 (06/05) Additional Named Insured Endorsement

JPP145 0215 Lock Box And Open House
SPHD 300 0920 Cyber Suite Supplemental Schedule
SPHD 100-UT 0920 Utah Changes - Amendatory Endorsement (Cyber Suite)
SPHD 400 0920 Cyber Suite Coverage Endorsement



DATE: 06/22/2026

Authorized Representative
Gary P. Pearl - CEO