

**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.**

<b>PRODUCER:</b>	<u>Pearl Insurance Group</u>	<b>POLICY NUMBER:</b>	<u>PEG9181239-5</u>
<b>PRODUCER #:</b>	<u>08938</u>	<b>RENEWAL OF:</b>	<u>PEG9181239-4</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 84095-3545

**Item 3. POLICY PERIOD:** **FROM:** 07/11/2025 **TO:** 07/11/2026  
 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:** \$ 10,569

**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: 06/26/2025

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Authorized Representative  
**Gary P. Pearl - CEO**